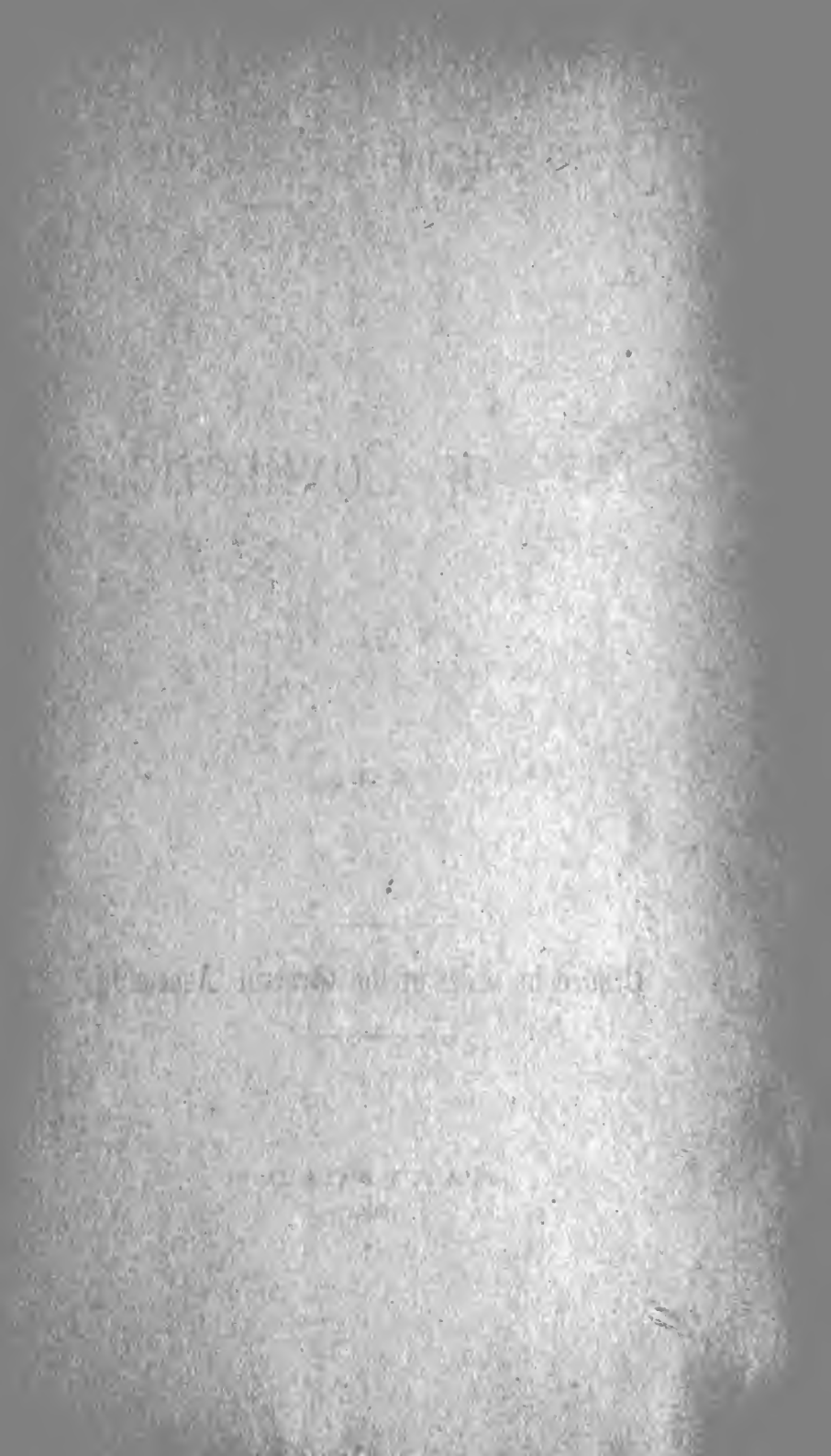


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OF THE

STATE OF CONNECTICUT,

VOL. I.

1894.

Printed by order of the General Assembly.

HARTFORD.

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State of Connecticut.

REPORT

OF THE

TREASURER

TO

HIS EXCELLENCY THE GOVERNOR,

NOVEMBER 1, 1893,

FOR THE

Fiscal Year ending September 30, 1893.

HARTFORD, CONN. :

THE FOWLER & MILLER COMPANY, PRINTERS, 341 MAIN STREET.

1893.

State of Connecticut.

REPORT.

STATE OF CONNECTICUT,
TREASURER'S OFFICE,
HARTFORD, Nov. 1, 1893.

To His Excellency
LUZON B. MORRIS,
Governor:

SIR,—As required by the Statute, I herewith submit the annual report of this department, showing the amount of receipts and disbursements for the fiscal year ending September 30, 1893.

CIVIL LIST ACCOUNT.

Balance of cash on hand, October 1, 1892, . . .	\$924,417 44
Revenue receipts from all sources during the year, . . .	2,290,952 26
	<u>\$3,215,369 70</u>

Specific receipts were as follows :

Commissioners of Pharmacy,	\$1,706 00
Commissioners of Shell Fisheries,	7,514 27
Commissioners of Shell Fisheries, for boat licenses,	517 50
Commissioners of Railroads, salaries, etc.,	12,215 62
Commissioners of Banks, salaries,	5,100 35
Tax on telegraph and telephone companies,	10,914 02
Military commutation tax,	126,523 09
Avails of courts and bonds,	25,133 85
Tax on Savings Banks, ,	308,080 25
Tax on non-resident stock,	94,214 92
Tax on mutual insurance companies,	258,451 04

Fees, from Executive Secretary,	\$1,071 50
Fees, from State Secretary,	2,335 70
Miscellaneous,	328,296 05
National Aid to State Homes,	20,582 04
Tax on express companies,	32,462 99
Tax on Consolidated Rolling Stock Company,	198 55
Tax on Greenwich Loan, Trust, and Deposit Company,	500 00
Tax on railroad companies,	772,870 75
Commissioners of Insurance,	59,511 09
Corporate franchise tax,	4,400 00
Tax on investments,	33,991 48
Tax on investment companies,	5 00
Collateral inheritance tax,	143,606 07
Interest,	40,750 13
Total,	<u>\$2,290,952 26</u>

Payments were as follows :

Civil list orders,	\$1,713,316 17
Registered orders,	540,967 20
Interest on State bonds,	104,700 00
Interest on Agricultural College Fund in treasury,	25 55
Interest on Town Deposit Fund in treasury,	191 45
Interest on principal of School Fund in treasury,	537 18
Interest on interest of School Fund in treasury,	2,230 41
Total,	<u>\$2,361,967 96</u>
Balance in treasury to the credit of civil list, Oc- tober 1, 1893,	853,401 74
	<u>\$3,215,369 70</u>

GENERAL AND SPECIAL ACCOUNTS

Balance to credit of all accounts, October 1, 1892,	\$1,066,174 09
Receipts from all sources for fiscal year ending September 30, 1893,	2,574,866 43
Total,	<u>3,641,040 52</u>
Deduct payments for all purposes,	2,658,949 16
Balance to credit of all accounts, September 30, 1893,	<u>\$982,091 36</u>

STATE DEBT.

The funded debt of the State, September 30, 1893,	
was	\$3,240,200 00
Less cash in treasury to credit of civil list funds,	853,401 74
Total State debt, less civil list funds,	\$2,386,798 26

STATE BONDS.

The Finance Committee, acting under and by authority of House Joint Resolution No. 434, approved April 25, 1893, authorizing the destruction of certain bonds of the State which had been cancelled, burned five hundred thousand dollars (\$500,000) in bonds purchased by the State, and sixty-three thousand dollars (\$63,000) in coupon bonds which had been exchanged for registered bonds.

My predecessor in office brought suit against the Adams Express Company to compel the payment of taxes assessed by the Board of Equalization for the years 1889 and 1890. By advice of counsel these suits have been settled, the company paying \$8,115.75 for each year, on the delayed payment, that being the amount paid by the company for the years 1891 and 1892, with interest at the rate of four per cent. per annum, and the cost of the suit.

As Treasurer of the State of Connecticut, a temporary injunction was served on me and is still in force, restraining me from paying as directed by the last General Assembly, any part of the \$19,000 received from the United States for educational purposes, and also from paying any part of the interest on the funds known as the Agricultural College Bonds to the Storrs Agricultural College. The question as to its being made permanent, and other questions arising in the matter, will be determined by the Court.

MARVIN H. SANGER,

Treasurer.

STATE OF CONNECTICUT.

STATEMENT OF THE FUNDED DEBT, SEPTEMBER 30, 1893.

NOT SUBJECT TO TAXATION.

AUTHORIZING ACTS.	Principal Payable in Hartford.	Interest Payable Semi-Annually.	Amount Issued.	Amount Outstanding.
July 14 and 21, 1865.....	October 1, 1885.	Interest ceased	\$2,000,000	\$200
March 19, 1882.....	January 1, 1903.....	January and July, 3½ per cent..	500,000	500,000
April 4, 1883.....	January 1, 1903.....	January and July, 3½ per cent..	1,000,000	1,000,000
March 10, April 22 and 23, 1885.....	October 1, 1910.....	April and October, 3 per cent....	1,740,000	1,740,000
			.....	\$3,240,200

GENERAL REVENUE.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1892.

HARTFORD COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
HARTFORD.....	5,392	\$9,705 60
Avon.....	80	144 00
Berlin.....	253	455 60
Bloomfield.....	148	266 40
Bristol.....	879	1,582 20
Burlington.....	148	266 40
Canton.....	237	426 60
East Granby.....	55	99 00
East Hartford.....	375	675 00
East Windsor.....	254	457 20
Enfield.....	602	1,084 00
Farmington.....	327	588 60
Glastonbury.....	317	570 60
Granby.....	195	352 00
Hartland.....	72	138 00
Manchester.....	707	1,272 60
Marlborough.....	20	36 00
New Britain.....	1,627	2,928 60
Rocky Hill.....	94	170 00
Simsbury.....	174	313 20
Southington.....	479	862 20
South Windsor.....	222	399 60
Suffield.....	239	430 20
West Hartford.....	117	212 00
Wethersfield.....	126	227 00
Windsor.....	261	469 80
Windsor Locks.....	317	570 60
Newington.....	65	117 00
Plainville.....	216	390 00
	13,998	\$25,210 00

GENERAL REVENUE — CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE

NOVEMBER 10, 1892.

NEW HAVEN AND NEW LONDON COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
NEW HAVEN.....	9,264	\$16,675 20
Branford.....	362	651 60
Bethany.....	49	88 20
Cheshire.....	178	320 40
Derby.....	513	923 40
East Haven.....	56	100 80
Guilford.....	176	316 80
Hamden.....	366	658 80
Madison.....	120	216 00
Meriden.....	2,301	4,141 80
Middlebury.....	64	116 00
Milford.....	324	583 20
Naugatuck.....	695	1,251 00
North Branford.....	90	170 00
North Haven.....	203	372 00
Orange.....	379	682 20
Oxford.....	82	147 60
Prospect.....	35	63 00
Seymour.....	252	453 60
Southbury.....	104	187 20
Wallingford.....	842	1,515 60
Waterbury.....	2,686	4,834 80
Woodbridge.....	101	182 00
Wolcott.....	47	84 60
Ansonia.....	1,036	1,864 80
Beacon Falls.....	50	90 00
	20,375	\$36,690 60
NEW LONDON.....	1,328	\$2,390 40
Norwich.....	1,955	3,519 00
Bozrah.....	94	170 00
Colchester.....	314	565 20
East Lyme.....	151	271 80
Franklin.....	44	79 20
Griswold.....	252	453 60
Groton.....	441	793 80
Lebanon.....	167	302 00
Ledyard.....	143	272 00
Lisbon.....	42	75 60
Lyme.....	90	162 00
Montville.....	278	500 40
North Stonington.....	157	282 60
Old Lyme.....	106	190 80
Preston.....	286	516 00
Salem.....	54	97 20
Sprague.....	81	145 80
Stonington.....	566	1,018 80
Waterford.....	237	426 60
Voluntown.....	62	111 60
	6,848	\$12,344 40

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1892.

FAIRFIELD AND WINDHAM COUNTIES

TOWNS.	Number of Persons.	Amount of Tax Received.
BRIDGEPORT	6,470	\$11,646 00
Danbury	1,303	2,345 40
Bethel	360	650 00
Brookfield	88	158 40
Darien	181	326 00
Easton	82	147 60
Fairfield	298	536 40
Greenwich	995	1,791 00
Huntington	347	624 60
Monroe	85	153 00
New Canaan	212	381 60
New Fairfield	43	77 40
Newtown	278	500 40
Norwalk	1,597	2,874 60
Redding	126	226 80
Ridgefield	224	403 20
Stamford	1,417	2,550 60
Sherman	67	122 00
Stratford	169	304 20
Trumbull	109	196 20
Weston	74	134 00
Westport	295	531 00
Wilton	136	246 00
	14,956	\$26,926 40
BROOKLYN	141	\$253 80
Ashford	93	168 00
Canterbury	103	185 40
Chaplin	53	98 00
Eastford	54	98 00
Hampton	82	150 00
Killingly	504	907 20
Plainfield	337	606 60
Pomfret	104	187 20
Putnam	362	652 00
Scotland	52	100 00
Sterling	147	264 60
Thompson	355	639 00
Windham	757	1,362 60
Woodstock	164	296 00
	3,308	\$5,968 40

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE

NOVEMBER 10, 1892.

LITCHFIELD AND MIDDLESEX COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
LITCHFIELD.....	327	\$592 00
Barkhamsted.....	95	171 00
Bethlehem.....	40	72 00
Bridgewater.....	58	106 00
Canaan.....	103	185 40
Colebrook.....	119	216 00
Cornwall.....	134	242 00
Goshen.....	100	180 00
Harwinton.....	93	172 00
Kent.....	116	208 80
Morris.....	61	110 00
New Hartford.....	296	532 80
New Milford.....	331	595 80
Norfolk.....	160	288 00
North Canaan.....	152	273 60
Plymouth.....	273	498 00
Roxbury.....	98	176 40
Salisbury.....	270	510 00
Sharon.....	193	347 40
Torrington.....	719	1,294 20
Warren.....	50	90 00
Washington.....	182	334 89
Watertown.....	233	420 00
Winchester.....	530	954 00
Woodbury.....	163	293 40
Thomaston.....	337	606 60
	5,233	\$9,470 29
MIDDLETOWN.....	1,003	\$1,805 40
Haddam.....	212	381 60
Chatham.....	167	302 00
Chester.....	133	240 00
Clinton.....	127	240 00
Cromwell.....	214	385 20
Durham.....	90	162 00
East Haddam.....	331	595 80
Essex.....	290	530 00
Killingworth.....	62	116 00
Old Saybrook.....	100	180 00
Portland.....	201	361 80
Saybrook.....	151	272 00
Westbrook.....	77	140 00
Middlefield.....	107	192 60
	3,265	\$5,904 40

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE

NOVEMBER 10, 1892.

TOLLAND COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
TOLLAND	81	\$145 80
Andover	47	86 00
Bolton	40	72 00
Coventry	189	340 20
Columbia	69	124 20
Ellington	111	200 00
Hebron	86	154 80
Mansfield	170	306 00
Somers	141	258 00
Stafford	372	669 60
Union	42	76 00
Vernon	792	1,426 00
Willington	85	150 00
	2,223	\$4,008 60

RECAPITULATION.

COUNTIES.	Number of Persons.	Amount of Tax Received.
Hartford	13,998	\$25,210 00
New Haven	20,375	36,690 60
New London	6,848	12,344 40
Fairfield	14,956	26,926 40
Windham	3,308	5,968 40
Litchfield	5,233	9,470 29
Middlesex	3,265	5,904 40
Tolland	2,223	4,008 60
	70,206	\$126,523 09

TAX ON SAVINGS BANKS.

PAYABLE JANUARY 20TH AND JULY 20TH, 1893.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Berlin Savings Bank, Kensington,	\$144,761 58	\$180 95	\$180 95
Bridgeport "	3,496,315 79	4,370 39	4,370 40
Bristol "	1,457,932 68	1,822 42	1,822 41
Brooklyn "	772,749 85	965 93	965 94
Canaan "	96,016 94	120 02	120 02
Chelsea " Norwich...	4,473,033 59	5,591 29	5,591 29
Chester "	133,314 14	166 64	166 64
Citizens' " Stamford. .	1,613,185 47	2,016 48	2,016 48
City " Bridgeport.	3,264,266 30	4,080 33	4,080 33
City " Meriden. ...	1,189,863 78	1,487 33	1,487 33
Colchester "	279,762 59	349 70	349 70
Collinsville Savings Society.....	488,893 00	611 12	611 11
Conn. Savings Bank, New Haven,	5,227,512 16	6,534 39	6,534 39
Deep River, "	987,255 50	1,234 07	1,234 07
Derby " Birmingham,	1,780,069 67	2,225 08	2,225 09
Dime " Cromwell...	70,904 66	88 63	88 63
Dime " Hartford...	652,664 99	815 83	815 83
Dime " Norwich ..	1,555,275 56	1,944 10	1,944 09
Dime " Thompson.	438,632 43	548 29	548 29
Dime " Wallingford,	324,419 70	405 53	405 52
Dime " Waterbury..	2,318,672 13	2,898 34	2,898 34
Dime " Willimantic.	599,717 00	749 64	749 65
Essex "	532,065 58	665 08	665 08
Fairfield Co. " Norwalk..	472,056 87	590 07	590 07
Falls Village "	521,532 25	651 92	651 92
Far. & Mech. " Middletown,	1,693,679 39	2,117 10	2,117 10
Farmington "	2,439,966 58	3,049 96	3,049 96
Freestone " Portland....	293,700 60	367 13	367 12
Greenwich "	147,591 23	184 49	184 49
Groton " Mystic	635,221 94	794 03	794 02
Guilford "	112,928 11	141 16	141 16
Jewett City "	641,663 86	802 08	802 08
Litchfield Savings Society.....	861,099 22	1,076 37	1,076 37
Mariners' Sav. Bank, N. London..	1,723,608 58	2,154 51	2,154 51
Mechanics' " Hartford....	2,606,838 40	3,258 55	3,258 54
Mechanics' " Winsted	847,056 06	1,058 82	1,058 82
Mech. & Far. " Bridgeport.	1,281,462 05	1,601 83	1,601 83
Meriden "	2,388,044 78	2,985 05	2,985 06
Middletown "	5,514,658 00	6,893 32	6,893 32
Milford "	170,641 74	213 30	213 30
Moodus "	216,191 70	270 24	270 24
National " New Haven,	1,203,303 48	1,504 13	1,504 13
Naugatuck "	507,158 54	633 95	633 94
	\$56,175,688 47	\$70,219 59	\$70,219 55

TAX ON SAVINGS BANKS.

PAYABLE JANUARY 20TH AND JULY 20TH, 1893.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Amount brought forward.....	\$56,175,688 47	\$70,219 59	\$70,219 55
New Haven Savings Bank	7,668,180 06	9,585 23	9,585 22
New Milford "	905,049 98	1,131 31	1,131 31
Newtown "	508,882 25	636 10	636 10
Norfolk "	126,981 97	158 73	158 72
Norwalk Savings Society.....	2,184,837 24	2,731 05	2,731 04
Norwich "	9,278,631 84	11,598 29	11,598 29
People's Sav. Bank, Pawcatuck..	44,582 16	55 73	55 72
People's " Bridgeport..	2,552,083 51	3,190 11	3,190 10
People's " Rockville...	393,955 88	492 44	492 44
Putnam "	1,302,067 10	1,627 59	1,627 58
Ridgefield "	171,266 38	214 09	214 08
Salisbury Sav. Society, Lakeville,	501,077 25	626 35	626 34
Savings Bank of Ansonia	1,183,087 95	1,478 86	1,478 86
Savings Bank of Danbury.....	2,519,082 96	3,148 86	3,148 85
Savings Bank of New Britain...	2,439,423 36	3,049 28	3,049 28
Savings Bank of New London..	3,804,307 71	4,755 39	4,755 38
Savings Bank of Rockville	1,198,028 05	1,497 53	1,497 54
Savings Bank of Stafford Springs,	359,004 95	448 76	448 75
Savings Bank of Tolland.....	105,540 21	131 93	131 92
Society for Savings, Hartford...	13,742,533 88	17,178 17	17,178 16
Southington Savings Bank.....	827,955 50	1,034 95	1,034 94
South Norwalk "	670,641 66	838 30	838 30
Southport "	533,294 16	666 62	666 62
Stafford Sav. Bank, Stafford Spgs.	411,430 57	514 29	514 29
Stamford "	2,429,189 35	3,036 48	3,036 49
State " Hartford....	3,210,653 99	4,013 31	4,013 32
Stonington "	393,270 61	491 58	491 59
Suffield "	103,943 22	129 93	129 93
Thomaston "	341,809 55	427 26	427 26
Torrington "	582,495 16	728 12	728 12
Union " Danbury....	1,149,264 30	1,436 58	1,436 58
Waterbury "	3,026,361 06	3,782 95	3,782 95
Westport "	44,986 01	56 23	56 23
West Side " Waterbury..	35,754 66	44 69	44 69
Willimantic Savings Institute...	541,038 78	676 30	676 30
W'dh'm Co. Sav. B'k, Daniel's v'e,	416,765 74	520 96	520 96
Windsor Locks Savings Bank...	70,432 47	88 04	88 04
Winsted Sav. Bank, W. Winsted..	1,190,068 91	1,487 59	1,487 58
Woodbury Savings Bank.....	62,403 74	78 01	78 00
The N. Haven Cooperative Sav. Fund and Loan Association .	970 13	1 22	1 21
Burritt Savings Bank, N. Britain,	25,128 26	31 41	31 41
	\$123,232,050 99	\$154,040 21	\$154,040 04

TAX ON NON-RESIDENT STOCK.

NAME OF CORPORATION.	Location.	Number of Shares.	Market Value of Each Share.	Tax of One Per Cent.
Ætna Life Insurance Co	Hartford,	1,835	\$185	\$3,394 75
Conn. General Life Ins. Co.	"	439	115	504 85
Hartford Life & Ann. Ins. Co.	"	587	122	716 14
People's Industrial Ins. Co.	Norwich,	277	45	124 65
Travelers Ins. Co.	Hartford,	2,302	200	4,604 00
Ætna Ins. Co.	"	15,089	240	36,213 60
Connecticut Fire Ins. Co.	"	2,852	110	3,137 20
Hartford Fire Ins. Co.	"	5,902	285	16,820 70
Orient Ins. Co.	"	2,433	75	1,824 75
Phoenix Ins. Co.	"	7,385	160	11,816 00
National Fire Ins. Co.	"	2,693	115	3,096 95
Hfd. Stm. Boiler Insp. & Ins. Co.,	"	2,411	100	2,411 00
Norwalk Fire Ins. Co.	Norwalk,	975	50	487 50
Security Ins. Co.	New Haven	926	35	324 10
City Bank.	Hartford,	270	100	270 00
Saybrook Bank.	Essex,	66	50	33 00
State Bank.	Hartford,	1,109	100	1,109 00
Union Bank.	N. London,	346	100	346 00
United States Bank.	Hartford,	10	260	26 00
Conn. Trust & Safe Deposit Co.,	"	226	140	316 40
Equitable Trust Co.	N. London,	12,744	15	1,911 60
Hartford Trust Co.	Hartford,	173	115	198 95
Stamford Trust Co.	Stamford,	204	125	255 00
Thompsonville Trust Co.	Th'ns'ville,	158	31	48 98
Union Trust Co.	New Haven	110	100	110 00
Security Co.	Hartford,	118	130	153 40
Middlesex Banking Co.	Middletown	3,625	90	3,262 50
Connecticut Indemnity Ass'n. ...	Waterbury,	222	50	111 00
National Life Association...	Hartford,	32	25	8 00
Loan & Guarantee Co. of Conn.,	"	280	65	182 00
Iowa Mortgage Co.	"	149	50	74 50
Travelers Ins. Co. (additional) ..	"	157	200	308 00
Ætna Ins. Co. (additional)	"	6	240	14 40
Meriden Trust Co.	Meriden,	0	0	0
				\$94,214 92

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{3}{4}$ of 1 per cent.
Conn. Steam Boiler Inspection & Insurance Co.	Waterbury,	\$16,452 00	\$2,170 23	\$16 27
Danbury Mu. Fire Ins. Co.,	Danbury,	28,339 59	28,339 59	212 55
Farmers' " "	Suffield,	9,423 25	60 25	46
Farmington Valley Mutual Fire Ins. Co.	Farmington,	21,192 50	9,176 50	68 82
Greenwich Mu. Fire Ins. Co.	Greenwich,	17,193 59	7,348 59	55 11
Hartf'd Co. " "	Hartford,	501,523 06	442,488 06	3,318 66
Harwinton " "	Harwinton,	12,126 45	136 89	1 02
Litchfield " "	Litchfield,	104,427 42	103,381 06	775 36
Madison " "	Madison,	37,936 89	6,333 09	47 50
Middlesex Mu. Assur. Co.,	Middletown,	730,666 39	584,669 31	4,385 02
Mu. Assur. Co. of the City of Norwich.....	Norwich,	12,843 56	12,123 88	90 93
New London Co. Mu. Fire Ins. Co.	"	104,178 24	103,578 24	776 84
Rockville Mu. Fire Ins. Co.	Rockville,	19,346 04	6,481 72	48 61
State " "	Hartford,	76,457 86	38,199 80	286 50
Wid'h'm Co " "	Brooklyn,	305,163 25	46,005 80	345 04
Tolland Co. " "	Tolland,	211,005 29	58,672 14	440 04
		\$2,208,275 38	\$1,449,105 15	\$10,868 73

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{1}{4}$ of 1 per cent.
Ætna Life Ins. Co.	Hartford,	\$38,726,639 84	\$30,111,376 90	\$75,278 44
Conn. Gen. Life Ins. Co.	"	2,206,359 90	1,095,706 41	2,739 26
Conn. Mutual Life Ins. Co.	"	59,640,531 81	58,253,874 99	145,634 69
Phoenix Mutual Life Ins. Co.	"	9,924,703 30	9,571,970 33	23,929 92
		\$110,498,234 85	\$99,032,928 63	\$247,582 31

TAX ON RAILROADS.

NAME OF RAILROAD.	Location of Office.	Number of Shares of Stock.	Market Value of Each Share of Stock.	Amount of Funded and Floating Debt.
Birmingham & Ansonia Horse R. R.	Birmingham	.....	.....	\$5,893 99
Bridgeport Horse R. R.	Bridgeport	1,400	\$100 00	68,661 34
Danbury & Bethel Horse Railway	Danbury	4,000	5 00	65,000 00
Derby Street Railway	Birmingham	2,000	.....	92,700 18
East End Railway	Bridgeport	1,702	12 50	47,000 00
Fair Haven & Westville R. R.	New Haven	16,000	25 00	.....
{ Hartford & Wethersfield Horse R. R.	Hartford	2,000	125 00	251,785 07
		2,000	130 00	351,785 07
Meriden Horse R. R.	Meriden	800	.....	88,500 00
Middletown Horse R. R.	Middletown	960	7 50	15,500 00
New Britain Tramway	New Britain	1,440	.....	36,000 00
New Haven & Centerville Horse Ry.	New Haven	.....	.....	40,000 00
New Haven & West Haven H. R. R.	New Haven	4,000	22 00	74,000 00
Norwalk Horse Railway	Norwalk	2,000	25 00	32,500 00
Norwich Street Railway	Norwich	600	100 00	168,856 67
{ Stamford Street R. R.	Com. P'fd. Stamford	806	.....	52,000 00
		900	.....	.....
State Street Horse R. R.	New Haven	2,769	25 00	33,657 50
Waterbury Horse R. R.	Waterbury	2,000	25 00	70,000 00
Westport & Saugatuck Horse R. R.	Westport	150	110 00	.....
{ Boston & N. Y. Air Line R. R.	Com. P'fd. New Haven	8,385	.....	.....
		28,975	100 00	500,000 00
Colchester Railway	Colchester	250	.....	25,000 00
Danbury & Norwalk R. R.	New Haven	12,000	50 00	650,000 00
Hartford & Conn. Valley R. R.	New Haven	.....	.....	800 00
Hartford & Conn. Western R. R.	Hartford	26,912	30 00	722,697 99
{ Housatonic R. R.	Com. P'fd. New Haven	350	.....	.....
		28,678	26 00	3,731,500 00
Naugatuck R. R.	New Haven	20,000	250 00	150,000 00
New Haven & Derby R. R.	New Haven	4,470	35 00	1,526,900 88
New Haven & Northampton R. R.	New Haven	12,302	50 00	3,900,000 00
New London Northern R. R.	New Lond'n	15,000	160 00	1,525,000 00
{ N. Y. & N. England R. R.	Com. P'fd. Boston	197,990	20 00	.....
		36,650	89 00	1,500,000 00
N. Y., N. H. & Hartford R. R.	New Haven	282,765	225 00	3,850,000 00
N. Y., Providence & Boston R. R.	Providence	985	225 00	2,300,000 00
{ Norwich & Worcester R. R.	Com. P'fd. Norwich	66	160 00	.....
		26,403	160 00	621,893 80
{ Rockville R. R.	Com. P'fd. Rockville	687½	1 00	.....
		400	100 00	16,900 00
Shepaug, Litchfield & Northern R. R.	Litchfield	11,997	5 00	.....
Shore Line Railway	New Haven	10,000	150 00	200,000 00
South Manchester R. R.	S. Manc's't'r	400	40 00	15,355 52

TAX ON RAILROADS.

Market Value of Funded and Floating Debt.	Market Value of Mortgage Bonds Convertible into Stock.	Expense of Construction and Equipment of Leased Roads out of Connecticut.	Amount of Company's own Obligations in Sinking Fund.	Taxes paid in Connecticut on real estate not used for Railroad purposes.	Whole number of miles of Road.	Number of miles of Road out of Connecticut	Tax of one per cent.
\$5,893 99							\$58 94
68,661 34					8.00		2,086 61
65,000 00					6.50		850 00
55,000 00					3.26		550 00
47,000 00					5.50		682 75
					8.00		4,000 00
251,785 07				\$338 80			4,679 05 } *
351,785 07				314 20			5,803 65 }
88,500 00				9 76			875 24
15,500 00							100 00†
9,000 00					5.25		90 00
40,000 00					2.40		400 00
74,000 00				571 20	7.75		1,060 80
32,500 00					3.50		825 00
168,856 67				4 45	10.00		2,284 11
9,000 00							90 00
33,657 50					4.45		1,028 82
70,000 00					6.00		1,200 00
					1.75		165 00
500,000 00	\$1,500 00				51.50		33,990 00 }
25,000 00					3.59		250 00
650,000 00					36.20		12,500 00
800 00					46.20		8 00
722,697 99	8,640 00			232 07	108.30	41.60	9,244 49
3,731,500 00		\$629,422 31		2,455 10	89.94		36,021 95 }
150,000 00					60.30		51,500 00
1,526,900 88					16.79		16,833 51
3,900,000 00		386,208 48	\$157,000 00		127.33	60.96	19,065 95
1,525,000 00		287,493 02		411 00	121 00	65.00	16,423 74
1,500,000 00	40,200 00	187,838 85		1,960 15	360.56	161 02	120,201 16 }
3,850,000 00		3,299,113 58		12,935 20	229.42	82.26	371,840 94
2,300,000 00		381,526 62		306 38	80.28	62.27	4,494 71
621,893 80					66.16	18.24	35,179 00 }
16,900 00					4.48		575 88 }
15 00							
200,000 00				2 10	32.28		597 90
15,355 52					48.53		17,000 00
							313 55
							\$772,870 75

* Tax for year of 1891.

† Paid in part.

COLLATERAL INHERITANCE TAX.

Name of Estate.	Location.	Executor or Administrator.	Tax Received.
Kath'ine E. Scranton,	New Haven,	Francis T. Johnson, Executor.	\$192 55
Julia M. Crane.....	Hebron,	George P. Bliss, Administrator.	18 31
Nancy M. Williams...	North Haven,	Henry C. Terrell, Administ'r.	355 02
Sarah L. C. Harvey..	North Canaan,	D. C. Whittlesey, Executor..	335 92
Mary Gantly.....	Windsor L'cks,	John P. Healy, for John Gantly, Administrator	17 69
Sarah A. Hickox....	Waterbury,	Ellis Phelan, for the Executor.	16 25
George F. Bacon.....	Hartford,	Catherine S. Stillman, Ex'trix	1,690 35
Victoria Fox.....	Stamford,	H. Stanley Finch, for the Ex'r.	62 80
Charlotte A. Totten..	New Haven,	John C. Hollister, for the Ex'r.	868 44
Ira Clift.....	Groton,	Ruby Clift, Administratrix....	115 70
Mary Ann Arnold...	Putnam,	J. A. Carpenter, for the Adm'r	175 41
Henrietta Perry.....	Fairfield,	Abram B. Sturgis, Administ'r	3,767 85
Delia Stewart.....	Chatham,	Henry L. Stewart, Administ'r	1,818 68
Frances A. Foster....	Hartford,	Augusta M. Manning, Ex'trix	362 76
Allen McDonald.....	Danbury,	A. N. Wildman, Administrator	541 89
Solomon Strong....	Woodbury,	James Huntington, for the Ad- ministrator	91 68
Clarissa H. Wilcox...	Berlin,	Julia Hovey, Executrix.....	1,663 72
John Segar.....	Kent,	T. D. Barclay, for G. A. Vin- cent, Executor.....	561 01
Rachael K. Meade...	Greenwich,	Jno. F. Close, for S. Meade, Adm	77 49
Davis Baldwin.....	Waterbury,	G. H. Cowell, Attorney for D. B. Hull, Executor.....	3,087 31
Julia F. Walker.....	Norwich,	Gardiner Greene, Jr., Executor	248 00
Joseph Brown Billings,	New London,	James L. Reed and George W. Fenger, Executors	121 17
Joseph Aborn Smith.	New London,	Melvin L. Douglas, Attorney..	861 94
Eunice A. Norton...	Bethel,	Durant & Richmond Bros., for the Executor....	206 49
Joel B. Terrell.....	Waterbury,	Ellis B. Phelan, for the Exec't'r	171 16
Caroline Washburn...	Madison,	Samuel H. Chittenden, Adm'r	6,355 67
George R. Keeney...	New London,	Nelson M. Keeney, Administ'r	54 95
William S. Brown....	Huntington,	J. Tomlinson, for S. D. Brown, Administrator	50 30
John H. Picker.....	Stamford,	Rose M. Picker, Executrix....	137 73
Mary Keenan.....	New Haven,	Jas. P. Bree, Att'y for Execut'r	272 26
Jane Ann Mather.....	Middletown,	Wm. H. Burrows, Executor...	2,081 68
Julia Ann Millard....	Manchester,	S. T. Millard, Executor.....	78 80
Mary Osgood.....	Fairfield,	Agnes H. Osgood.....	1,305 44
George A. Tomlinson,	Ansonia,	Benjamin Nichols, Executor...	53 15
Sarah Stebbins.....	Ridgefield,	Elizabeth S. Clark, Administ'r	412 27
William Moran.....	Meriden,	Rev. P. F. McAlenny, Execut'r	381 99
Edward N. Davis....	Greenwich,	John F. Close, for the Executors	446 01
Abigail H. Doolittle..	Cheshire,	John L. Foote, for the Executor	1,390 00
Amelia C. Glover....	Middletown,	C. E. Jackson, Executor.....	224 23
Harriet S. Holly.....	Greenwich,	John F. Close, for the Admin'r	339 21
Editha G. Phelps.....	Enfield,	A. B. Redfield, Executor.....	104 42
John N. Terry.....	Hartford,	Thomas McManus, Administ'r.	361 74
		Amount forward.....	\$31,479 44

COLLATERAL INHERITANCE TAX — CONTINUED.

Name of Estate.	Location.	Executor or Administrator.	Tax Received.
		Amount brought forward....	\$31,479 44
Julia S. Rogers.....	Milford,	H. C. Warren & Co.....	95 00
Florence S. Clarke...	Newtown,	Abel F. Clarke, Administrator	3,300 00
Jane Ripley	Norwich,	Wm. A. Aiken, Executor....	361 21
Elizabeth W. Kasson,	Voluntown,	E. Byron Gallup, Administrator	137 95
Benj. F. Stanton, 2d..	Stonington,	M. A. Pendleton for the Adm'r	366 84
George V. R. Hunt...	Ridgefield,	Hiram K. Scott, for the Adm'r	75 66
Oliver B. Grant.....	Stonington,	D. B. Spalding, Executor ...	1,927 76
Chauncey Howard...	Hartford,	Francis Chambers and E. A. Stedman, Executors.....	1,855 54
Robert Patton	Ellington,	B. H. Bill, Executor.....	458 02
Parth. T. Norton, N.Y.	In Bristol,	Celia B. Norton, Executrix...	101 50
Mary E. Austin.....	New London,	Wm. F. M. Rogers, for the Adm	29 06
Elizabeth R. Walsh...	Stamford,	E. S. Walsh, Executor.....	1,756 19
Phebe J. Noyes.....	Groton,	Henry B. Noyes, Administrator	105 50
Nancy Newton.....	New Milford,	F. M. Williams, Attorney for W. S. Calhoun, Administ'r...	425 62
Elizabeth M. Nettleton,	Watertown,	Aaron H. Perry, Executor....	893 29
Caroline Keep.....	Windsor,	Elizabeth B. Loomis, Administ'x	31 00
Gertrude R. Dunning,	Darien,	John W. Weed.....	972 93
Elizabeth N. Cannon	New Haven,	F. S. Bradley, Administrator..	398 29
Hannah L. Whittlesey,	Newington,	L. W. Camp.....	58 00
Charlotte H. Brown...	Brooklyn,	Arthur E. Bill, Administrator..	662 28
William Couch.....	Redding,	E. P. Shaw.....	2,036 13
Bradley Chidsey.....	Branford,	Austin M. Babcock, Administ'r	593 46
Louisa A. Pink.....	Norwalk,	Sylvester B. Wilson, Administ'r	125 50
William Jarbine.....	Danbury,	D. G. Penfield, Administrator	4,163 13
Charles J. Harrison...	Branford,	H. H. Fowler, Administrator	423 88
Mary P. Cook.....	Wethersfield,	L. F. Williard, Administrator.	156 50
William Hagenow...	East Hartford,	Jno. A. Stoughton, for Adm'r	173 16
Gould Rockwell....	Ridgefield,	Geo. E. Lounsbury and Jacob L. Dauchy, Executors.....	400 00
Alzina Pendleton.....	Waterbury,	E. L. Frisbie, Administrator..	44 60
Lucy A. Alden.....	New Haven,	T. G. Sloan, Executor.....	94 60
Isaiah Wilcox.....	Griswold,	Chas. F. Thayer, Administrator	144 67
James A. Hovey.....	Norwich,	John M. Thayer and Sarah W. Lund, Executors.....	992 21
Lucy Mumford Mead	Greenwich,	Geo. D. Archer, for Jno. G. Reynolds, Executor.....	278 19
Jennie C. Chase.....	Middlefield,	Eldon B. Birdsey, for Adm'rs	20 25
Harmon W. Shove...	Woodbury,	Helen A. Shove, Administ'r..	911 15
Charles W. Brown...	Stamford,	Henry V. Ricker, Nathaniel R. Hart, and Marguerette W. Brown, Executors.....	1,290 54
Harvey F. Dart.....	New London,	Alfred Coit, for Administrator.	2 80
George B. Lewis	Woodbury,	Jas Huntington, for Administ'r	54 50
Abby Warner.....	East Haddam,	Hiram Willey, Administrator.	227 27
Francis Cronin.....	Middletown,	E. B. Birdsey.....	51 56
John King.....	Bristol,	James King, Administrator...	6 13
Aaron Thomas, Jr....	Thomaston,	Aaron Thomas.....	415 59
		Amount forward	\$58,096 90

COLLATERAL INHERITANCE TAX — CONTINUED.

Name of Estate.	Location.	Executor or Administrator.	Tax Received.
Jessie W. Hatch.....	So. Coventry,	Amount brought forward....	\$58,096 90
Betsey Merriam.....	Meriden,	Edmund Joslyn, Executor....	58 17
Elizabeth Borhn.....	New Haven,	W. F. Davis, for Philo Hart,	
Louisa A. Upham.....	Thompson,	Executor.....	94 07
Julia Collins.....	Winchester,	A. D. Penney, Executor.....	30 17
Esther Johnson.....	Middletown,	E. H. Cortis, for Administ'r..	8 00
Cornelia Ann DeMille,	Greenwich,	Edward Finn.....	117 63
		Eldon B. Birdsey.....	15 49
		Geo. D. Archer for E. G. Clapp	
		Executor.....	215 09
Steph. E. Southmayd,	Middletown,	Horace F. Boardman, Executor	27 87
Edward P. Hall.....	Plainfield,	Henry and Edward Hall.....	600 32
Edward L. Cowles...	New Haven,	Samuel E. Elmore, Administ'r	373 05
James A. Hills.....	Orange,	Joseph H. Cooper, Executor.	282 05
Thomas Murray.....	Hartford,	Peter Murray, Administrator..	10 70
Jane Ripley.....	Norwich,	Wm. A. Aiken, Executor.....	50 77
Mary Dudley.....	Guilford,	Chas. H. Post.....	24 89
Elizabeth N. Whitney,	New Haven,	Geo. A. Whitney, Executor.	144 60
Anna Stillman.....	Wethersfield,	H. A. Stillman, Administrator	18 00
John Forsyth.....	Groton,	D. A. Daboll, Executor.....	658 41
Burtis W. Harris.....	New London,	C. L. Harris.....	213 50
E. Maria Pitkin.....	So. Windsor,	Henry E. Pitkin.....	18 53
Edward A. Messenger,	Norwalk,	S. H. Thayer, Administrator..	128 17
Anna G. Peck.....	New Haven,	Luzon B. Morris, Executor...	179 14
Mary F. Fairchild....	Bridgeport,	Lewis Brinsmade, Executor...	206 69
Alice C. Beecher....	New Haven,	John L. Treat, Administrator.	680 05
Sarah E. Bowen.....	New Haven,	Leonard M. Daggett, Executor	1,995 40
Clarissa Russ.....	Willington,	M. S. Dimock.....	49 97
Eliza A. Bradley....	New Haven,	E. Edwin Hall, Administrator	108 05
Edwin H. Grant.....	Preston,	William H. Shields and Anna	
		A. Browning, Administrators	151 93
Harvey Miller.....	Middlefield,	O. N. Miller and J. C. Safferd,	
		Administrators.....	2,452 39
Bethiah H. Wattles..	Lebanon,	M. H. Dutler, Administrator.	368 86
Henry M. Johnson...	Bridgeport,	J. W. Johnson, Executor.....	699 82
Aliph Fogg.....	Brooklyn,	Chas. W. Snow, Judge.....	135 43
Elliott Shumway....	Thompson,	Geo. Flint, for Albert Shum-	
		way, Administrator.....	311 34
Albert W. Scott.....	Stamford,	W. C. Downs, for Flora A.	
		Scott, Executrix.....	9 82
Bridget Haley.....	Stonington,	W. J. H. Pollard, Executor...	431 12
John Hills.....	Cornwall,	Geo. C. Harrison.....	20 00
Almira Abbey.....	East Hartford,	J. A. Stoughton.....	22 26
Ann Eliza Grinnell ..	Clinton,	David D. Carter, Administrat'r	113 89
Laura Waters.....	Bristol,	Wm. A. Dunbar, Administrat'r	355 15
Emma D. Andrews...	Windham, NY.	M. H. Holcomb.....	270 00
		Geo. Flint, for I. W. Sayles,	
		Executor.....	103 67
Sarah G. Leonard....	Thompson,	H. Stanley Finch, for Executor	16 73
Wood Hutchins.....	Stamford,	M. L. H. Sheldon, Executrix.	75 20
Cordelia E. McCall..	Lebanon,		
		Amount forward.....	\$69,943 29

COLLATERAL INHERITANCE TAX—CONCLUDED.

Name of Estate.	Location.	Executor or Administrator.	Tax Received.
		Amount brought forward....	\$69,943 29
Mary S. Frisbie.....	Branford,	Geo. W. Bishop, Executor....	13 80
Sarah M. Staples.....	Easton,	W. W. Jennings.....	94 94
Sarah W. Boswell....	Hartford,	Chas. C. Stearns, Executor...	45 00
Joseph M. Woodward,	No. Stoningt'n,	Albert F. Park, Administrator	78 86
John B. Cuddy.....	Waterbury,	C. F. Dawney, Executor.....	251 19
Sarah E. Camp.....	Norwalk,	Asa B. Woodward, Judge.....	65 76
Susan H. Hoyt.....	Stamford,	Fanny M. Bean, Executrix...	971 67
Delia Dinenny.....	Bridgeport,	Fred C. Mullins, Administrator	20 55
Almira A. Avery.....	Lebanon,	John Avery, Executor.....	13 23
Louisa Deming.....	Litchfield,	Frederick Deming, Administ'r	148 60
Temperance Brainerd,	East Haddam,	Silas R. Holmes, Executor...	11 11
Hannah G. Stark....	Wethersfield,	Chas. E. Stillman, Executor..	11 49
Winthrop E. Lax....	New London,	Alfred Coit.....	201 92
Julia Hollister.....	Woodbury,	Jas. Huntington.....	258 91
Matthew G. Elliott..	New Haven,	W. F. Fields, Executor.....	2,777 55
Judson B. Wooster..	Branford,	Walter Foote, Judge.....	325 00
John Lyman Johnson	Bethel,	Chas. C. Dibble, Administrator	22 72
Lois Rogers.....	No. Branford,	Chas. Page, Executor.....	130 44
Mary Woodhouse....	Hartford,	R. A. Robbins, Executor.....	54 47
Jophia J. Hagenow...	East Hartford,	John A. Stoughton.....	67 47
Francis S. Hale.....	Glastonbury,	Security Co., Administrators..	2,929 37
Emeline Daskam...	Bridgeport,	John H. Daskam, Executor..	280 22
Lucy A. Throop.....	Ellington,	Mrs. Sarah A. Gilbert.....	261 96
Phebe McKinney....	East Windsor,	Miss M. Douglass, Executrix..	152 82
Mary Lyman.....	Manchester,	Aaron Cook, Jr., Administrator	455 73
Maria Merritt.....	Bridgeport,	Sarah A. M. Hull, Administ'r x	125 83
Ezekiel Hall.....	Meriden,	J. M. McKenzie, Executor....	1,247 04
Fanny A. T. Rice....	Cheshire,	A. J. Doolittle, Executor....	124 98
Johanna Aaron.....	Stonington,	Nathaniel Hancox, Executor..	173 76
Mary Talcott.....	West Hartford,	Eliza S. Talcott, Administ'r x..	907 40
Julius Frankfield....	New Haven,	Wm. Frank.....	107 10
Stephen Nichols....	Voluntown,	Caleb P. Potter, Executor....	450 00
Mary E. Maine.....	Stonington,	Chas. H. Browning, Administ'r	233 14
Stephen Hawley.....	Bridgeport,	Geo. Comstock, Executor....	946 43
Judith A. Mitchell...	Southbury,	Almon B. Downs, Executor....	1,330 00
Silence Cutler.....	Stafford,	A. Howard, Administrator...	86 34
Bridget Moran.....	Meriden,	O'Neil & Flynn.....	56 50
John Barnum.....	Vernon,	Wm. W. Andross, Administ'r.	12 13
Maria Holman.....	Tolland,	Wm. D. Holman.....	73 85
Julia Gibbons.....	Thompson,	Thos. S. Thatcher, Executor..	1,019 89
Sarah Todd.....	Guilford,	Geo. M. Seward.....	332 69
Edward B. Rowley...	Bloomfield,	William Jno. Gabb, Administ'r	337 80
Helen S. North.....	New Britain,	J. A. Pickett, Executor.....	1,575 00
Elon Booth.....	Newtown,	Smith P. Glover, Administrat'r	6,459 49
Mary J. Keney.....	Hartford,	Francis Goodwin, Executor...	48,418 63
			\$143,606 07

MISCELLANEOUS RECEIPTS.

Selah A. Hull & Co., forwarded by them for a party who owes the State.	\$14 00
Nicholas Staub, Comptroller, for statutes sold.	550 00
Wm. B. Rudd, Quartermaster-General, being amount refunded to the State Treasurer on account of special appropriation for military roads at Niantic, Conn.	349 89
Wm. B. Rudd, Quartermaster-General, balance of money in his hands as Quartermaster-General.	863 96
A. H. Embler, Adjutant-General, being for sales of twenty-two copies of Record of Connecticut Volunteers in the War of the Rebellion and one copy of Connecticut Men in the War of the Revolution.	115 00
Governor Morgan G. Bulkeley, being money due the State.	865 92
T. C. Swan, Acting Assistant Adjutant-General, balance of money in his hands as Acting Assistant Adjutant-General.	108 18
W. T. Fenn, Paymaster-General, balance of money in his hands as Paymaster-General.	2,919 32
F. Goebel, Jr., Superintendent, for old carpet sold.	10 00
F. Goebel, Jr., Superintendent, for old cord sold.	4 00
F. Goebel, Jr., Superintendent, for sponges sold.	3 50
Austin Brainard, Executive Secretary, being balance of fund for the expenses of the Executive Department.	48 66
Chas. D. Hine, Secretary Board of Education, for sales of text-books on physiology and hygiene.	58 20
Procrastination—for tax due on unregistered bonds.	5 30
Anonymous—money left on desk in the Treasury office January 22, 1892.	10 00
Governor Luzon B. Morris, direct tax from the United States Government.	261,981 90
Lynde Harrison, for cost of suit State v. Adams Express Co.,	16 11
Morgan G. Bulkeley, as per House Joint Resolution No. 530, January Session, A. D. 1893.	60,042 41
George Haven, Acting Warden, for overpayment returned. .	29 70
William Hamersley, debenture check declined and returned. .	300 00
	<hr/>
	\$328,296 05

AVAILS OF COURTS FROM CLERKS.

County.	Name of Court.	Name of Clerk.	Amount.	Total.
New Haven..	Superior.....	Edward A. Anketell	\$402 89	\$1,263 86
Hartford	Common Pleas,	Charles E. Fellowes	860 97	
FINES, FORFEITURES, ETC., FROM ATTORNEYS.				
County.	Name of Attorney.		Amount.	
New Haven..	Geo. E. Terry, Assistant Attorney..		\$1,011 74	\$23,869 99
Fairfield	Samuel Fessenden.....		381 67	
Hartford	Arthur F. Eggleston		6,276 56	
Windham....	John J. Penrose.....		509 35	
Middlesex....	Wm. T. Elmer.....		515 64	
Fairfield.	Wm. B. Glover, Prosecuting Attorney		5,292 56	
New Haven..	Tilton E. Doolittle.....		1,399 46	
Tolland	B. H. Bill.....		55 68	
Litchfield...	James Huntington.....		333 03	
New London.	Solomon Lucas, Superior Court.....		505 81	
New London.	Solomon Lucas, Crim. C't Com. Pleas,		1,414 97	
Fairfield.	Samuel Fessenden.....		436 50	
New Haven..	George E. Terry, Assistant Attorney,		1,188 75	
New Haven..	Geo. M. Gunn, Crim. C't Com. Pleas,		4,548 27	
				\$25,133 85

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Office.	Miles of Wire at 25 Cents per Mile.	Transmitters at 70 Cents Each.	Amount of Tax.
American Tel. & Tel. Co....	New York,	8,202.57	40	\$2,078 64
Connecticut Telegraph Co...	New Haven,	75.00		18 75
So. New England Tel. Co...	"		5,687	3,980 90
Western Union Tel. Co.....	New York,	14,616.21		3,654 23
Winchester Telegraph Co....	Winchester,	6.00		1 50
Postal Telegraph Cable Co...	New York,	3,155.00		788 75
New England Telegraph Co.	"	1,565.00		391 25
				\$10,914 02

TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location.	Receipts.	Tax of two per cent.
Adams Express Co., for year 1889.	\$8,115 75
Adams Express Co., for year 1890.	8,115 75
Adams Express Co., for year 1891.	\$158,787 40	7,939 37
Adams Express Co., for year 1892.	165,842 40	8,292 12
			<hr/> \$32,462 99

CORPORATE FRANCHISE TAX.

CORPORATION.	Fees and Taxes Paid for.	Tax Received.
The Mexican Eastern Railroad Co..	Application for charter.	\$100 00
The Southeastern Investment Co...	" "	100 00
The Columbian Construction Co...	" "	100 00
The Wash. Industrial Dev'l'pm't Co.	" "	100 00
The Southeastern Steamship Co...	" "	100 00
The Union Mercantile Investm't Co.	" "	100 00
The Continental Commercial Ass'n.	" "	100 00
The Columbian Colonization & Development Co.....	" "	100 00
The U. S. Construction & Equipment Co.....	" "	100 00
The Conn. Land and Improvem't Co	" "	100 00
The Agawa Co.....	" "	100 00
The Nipigon Co.....	" "	100 00
The Union Corporation.....	" "	100 00
The National Exchange Corporat'n.	" "	100 00
The American Improvement & Construction Co.....	Increase of capital.....	3,000 00
		<hr/> \$4,400 00

SUNDRY TAXES AND RECEIPTS.

Received of the Commissioners of Pharmacy, on account of licenses issued by them during the year ending September 30, 1893	\$1,706 00
Received from Governor Luzon B. Morris national aid to State Homes for disabled volunteer soldiers and sailors of the United States.....	20,582 04
Received of the Commissioners of Shell Fisheries for boat licenses during the year ending September 30, 1893.....	517 50
Received of the Commissioners of Shell Fisheries for year ending September 30, 1893.....	7,514 27
Received of railroad companies the amount of the Comptroller's assessment for the Board of Railroad Commissioners' salaries and office expenses.....	12,215 62
Received of Savings Banks, State Banks, and Trust Companies, the amount of the Comptroller's assessment for the salaries, etc., of the Bank Commissioners.....	5,100 35
Received of Seymour C. Loomis, Executive Secretary, on account of fees for notaries' commissions.....	1,071 50
Received of John J. Phelan, Secretary of State, for fees of the Secretary's office	2,335 70
Received of Consolidated Rolling Stock Co., Bridgeport, tax of two per cent. on its receipts	170 86
Received of Greenwich Trust Loan and Deposit Co., tax of one per cent. on the amount of its capital stock.....	500 00
Received of the Commissioners of Insurance for the year ending September 30, 1893.....	59,511 09
Received of Iowa Loan & Trust Co., for tax of one per cent. on sales of securities without registration.....	5 00
Received tax on investments (tax on \$12,418,673.91 of securities registered in the Treasurer's office.....)	33,991 48

INTEREST STATEMENT.

RECEIPTS.

Interest on deposits	\$38,640 04	
on Adams Express Co.'s taxes.....	2,110 09	\$40,750 13

PAYMENTS.

Interest on balances of funds in the Treasury, as follows :

On Principal of Agricultural College Fund...	\$25 55	
On Principal of Town Deposit Fund.....	191 45	
On Principal of School Fund.....	537 18	
On Interest of School Fund	2,230 41	2,984 59
Credit balance.....		\$37,765 54

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STATEMENT OF ACCOUNTS.

STATEMENT OF ACCOUNTS.

DR.	CIVIL LIST.	
To payments :		
Civil List orders	\$1,713,316 17	
Registered orders	540,967 20	
Interest on State bonds.....	104,700 00	
Interest on Funds in Treasury as follows :		
Interest on Agricultural College Fund	25 55	
Interest on Town Deposit Fund.....	191 45	
Interest on Principal School Fund	537 18	
Interest on Interest School Fund....	2,230 41	
To balance to October 1, 1893.....		853,401 74
		<u>\$3,215,369 70</u>

STATEMENT OF ACCOUNTS.

	CIVIL LIST.	CR.
By receipts :		
Balance in the Treasury, October 1, 1892.....	\$924,417	44
Commissioners of Pharmacy.....	1,706	00
National Aid to State Homes.....	20,582	04
Shell-Fish Commissioners for Boat Licenses	517	50
Commissioners of Shell Fisheries.....	7,514	27
Railroad Commissioners' salaries.....	12,215	62
Tax on Telephone and Telegraph Companies.....	10,914	02
Military commutation tax.....	126,523	09
Avails of courts and bonds.....	25,133	85
Tax on non-resident stock	94,214	92
Tax on mutual insurance companies	258,451	04
Fees of the Executive Secretary.....	1,071	50
Miscellaneous receipts.....	328,296	05
Tax on express companies.....	32,462	99
Tax on rolling stock companies.....	198	55
Tax on Greenwich Trust Loan and Deposit Co.....	500	00
Tax on railroads.....	772,870	75
Tax on savings banks.....	308,080	25
Bank Commissioners' salaries	5,100	35
Receipts of Insurance Commissioners.....	59,511	09
Corporate Franchise Tax.....	4,400	00
Fees of Secretary of State	2,335	70
Collateral Inheritance Tax	143,606	07
Tax on investments.....	33,991	48
Tax on investment companies	5	00
Interest account	40,750	13
	<u>\$3,215,369</u>	<u>70</u>
1893, October 1. By balance.....	\$853,401	74

STATEMENT OF ACCOUNTS.

DR.	SCHOOL FUND.	
To paid Commissioner's orders from the principal	\$165,783 13	
To paid Comptroller's orders from the interest	126,197 25	
To balance of principal to October 1, 1893.....	8,508 38	
To balance of interest to October 1, 1893.....	78,566 99	
	<u>\$379,055 75</u>	

DR.	PRINCIPAL OF TOWN DEPOSIT FUND.	
-----	---------------------------------	--

DR.	INTEREST OF THE TOWN DEPOSIT FUND.	
1893, March 2. To interest paid Wethersfield.....	\$107 31	
July 19. To interest paid North Branford.....	84 14	
	<u>\$191 45</u>	

DR.	PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.	
1893, Sept. 30. To principal loaned	<u>\$2,700 00</u>	

DR.	INTEREST OF THE AGRICULTURAL COLLEGE FUND.	
1893, Jan. 31. To interest paid.....	\$1,959 22	
Sept. 30. To balance	2,732 52	
	<u>\$4,691 74</u>	

DR.	AGRICULTURAL AND MECHANICAL COLLEGE FUND.	
-----	---	--

STATEMENT OF ACCOUNTS.

SCHOOL FUND.

CR.

By balance of principal, October 1, 1892.....	\$27,825 84
By collection of principal.....	146,465 67
By balance of interest, October 1, 1892.....	93,393 88
By collection of interest.....	111,370 36
	<u>\$379,055 75</u>
1893, October 1. By balance of principal.....	\$8,508 38
1893, October 1. By balance of interest.....	78,566 99

PRINCIPAL OF TOWN DEPOSIT FUND.

CR.

1893. By balance.....	<u>\$10,380 59</u>
-----------------------	--------------------

INTEREST OF THE TOWN DEPOSIT FUND.

CR.

1893. By interest received.....	<u>\$191 45</u>
---------------------------------	-----------------

PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.

CR.

1892, October 1. By balance.....	\$700 00
1892, Dec. 12. By principal received.....	2,000 00
	<u>\$2,700 00</u>

INTEREST OF THE AGRICULTURAL COLLEGE FUND.

CR.

1893, September 30. By interest received.....	<u>\$4,691 74</u>
1893, October 1. By balance.....	\$2,732 52

AGRICULTURAL AND MECHANICAL COLLEGE FUND.

CR.

1893, Aug. 16. By amount received from the United States..	<u>\$19,000 00</u>
--	--------------------

STATEMENT OF ACCOUNTS.

DR.	DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK.	
1893, September 30.	To paid depositors during the year....	\$40 20
1893, September 30.	To balance.....	\$5,608 46
		<hr/>
		\$5,648 66

DR. DEPOSIT BY RECEIVERS OF LITCHFIELD BANK.

DR. DEPOSIT BY RECEIVERS OF WOODBURY BANK.

DR. UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.

DR. STATE LIBRARIAN.

DR. DORSEY STATE PRISON FUND.

DR. DANBURY & STATE LINE RAILWAY CO.

DR. BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

Cash.....	\$982,091 36
-----------	--------------

STATEMENT OF ACCOUNTS.

DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK.		CR.
1892, Oct. 1.	By balance.....	\$5,648 66
1893, Oct. 1.	By balance.....	\$5,608 46

DEPOSIT BY RECEIVERS OF LITCHFIELD BANK.		CR.
1893, Oct. 1.	By balance.....	\$145 30

DEPOSIT BY RECEIVERS OF WOODBURY BANK.		CR.
1893, Oct. 1.	By balance.....	\$118 60

UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.		CR.
1893, Oct. 1.	By balance.....	\$78 50

STATE LIBRARIAN.		CR.
1893, Oct. 1.	By balance.....	\$1,798 62

DORSEY STATE PRISON FUND.		CR.
1893, Oct. 1.	By balance.....	\$1,666 66

DANBURY AND STATE LINE RAILWAY CO.		CR.
1892, Dec. 29.	By deposit..	\$85 00

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.		CR.
Civil List.....		\$853,401 74
Town Deposit Fund.....		10,380 59
Danbury and State Line Railway Co.....		85 00
Dorsey State Prison Fund.....		1,666 66
Agricultural and Mechanical College Fund.....		19,000 00
Unclaimed deposits from County Treasurers.....		78 50
State Librarian.....		1,798 62
Deposit by Receivers Litchfield Bank.....		145 30
Deposit by Receivers Woodbury Bank.....		118 60
Deposit by Receivers Townsend Savings Bank.....		5,608 46
Principal of the School Fund.....		8,508 38
Interest of the School Fund.....		78,566 99
Interest of the Agricultural College Fund.....		2,732 52
		<u>\$982,091 36</u>

GENERAL BALANCE.

DR.

MARVIN H. SANGER, TREASURER,

To Receipts, including balances, October 1, 1892:

Civil List.....	\$3,215,369 70
Principal of School Fund	174,291 51
Interest of School Fund.....	204,764 24
Principal of Town Deposit Fund.....	10,380 59
Interest of Town Deposit Fund.....	191 45
Principal of the Agricultural College Fund.....	2,700 00
Interest of the Agricultural College Fund.....	4,691 74
Agricultural and Mechanical College Fund.....	19,000 00
Deposit by Receivers Townsend Savings Bank.....	5,648 66
Litchfield Bank.....	145 30
Woodbury Bank.....	118 60
Unclaimed Deposits from County Treasurer.....	78 50
State Librarian.....	1,798 62
Dorsey State Prison Fund.....	1,666 66
Danbury & State Line Railway Co	85 00
	<hr/>
	<u>\$3,640,930 57</u>

GENERAL BALANCE.

IN ACCOUNT WITH THE STATE OF CONNECTICUT. CR.

By Payments :

Civil List.....	\$2,361,967 96
Principal of School Fund.....	165,783 13
Interest of School Fund.....	126,197 25
Interest of Town Deposit Fund.....	191 45
Principal of the Agricultural College Fund.....	2,700 00
Interest of the Agricultural College Fund.....	1,959 22
Deposit by Receivers Townsend Savings Bank.....	40 20
	<hr/>
	\$2,658,839 21

Balance of cash to October 1, 1893.....	982,091 36
	<hr/>
	<u>\$3,640,930 57</u>

AUDITOR'S CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER,

HARTFORD, Nov. 20, 1893.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1893, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1893, was nine hundred eighty-two thousand ninety-one dollars and thirty-six cents.

E. LIVINGSTON WELLS, } *Auditors.*
OSCAR LEACH, }

N. STAUB, *Comptroller.*

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,

HARTFORD, Nov. 21, 1893.

I hereby certify that the foregoing report of the Treasurer is correct, so far as it relates to the School Fund and the Agricultural College Fund.

JER. OLNEY, *Commissioner.*

REPORT
OF THE
BANK COMMISSIONERS
OF THE
STATE OF CONNECTICUT,
TO
THE GOVERNOR,
JANUARY, 1894.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1893.

BANK COMMISSIONERS.

EDWARD R. DOYLE, HARTFORD.

EDWIN A. BUCK, WILLIMANTIC.

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State of Connecticut.

BANK COMMISSIONERS' REPORT.

OFFICE OF THE BANK COMMISSIONERS.
HARTFORD, January 1, 1894.

To His Excellency LUZON B. MORRIS, *Governor:*

We have the honor to herewith submit our Annual Report, showing the condition of the Savings Banks, State Banks, and Trust Companies on October 1, 1893.

SAVINGS BANKS.

Since making their report in October, 1892, the savings banks of this State have experienced prosperity and also hard times. The first eight months of the fiscal year were exceedingly prosperous and the treasurers of the banks had every reason to expect a very favorable showing at the close of business September 30, 1893.

The financial troubles which the country has passed through during the last four months of the fiscal year are familiar to everyone. In July a panic was started and its results were immediately felt by the savings banks. The steady withdrawal of the deposits lasted for days, and in some cases for weeks, and still showed no signs of abating. This state of affairs could not with safety last for a long time, and to protect all the depositors the treasurers of the great majority of the banks after calling a meeting of their trustees finally enforced a wise safeguard in their charter or by-laws requiring

depositors to give notice before withdrawing their deposits.

At first the wisdom of this course was doubted by many, but later events proved it to be for the best interests of all. It effectually stopped the foolish and senseless run on the banks in certain localities, and, as the treasurers did not strictly enforce the rule, in cases when they knew a depositor needed the money, no hardship resulted. On the other hand, if notice of withdrawal had not been required, it would have led to the sacrifice of good securities in an already overcrowded market and the calling in of loans on mortgages. As can readily be seen such action would undoubtedly have wrought great havoc, the results of which it would have taken years to overcome.

While at first some people were induced to withdraw their deposits on account of groundless fears entertained regarding the soundness of the banks, others were actually obliged through necessity to break in on the savings of years. This was made necessary by the business depression which threw many out of work. The regularity with which small amounts were drawn out later indicated that the money was needed for the necessities of life.

The law passed by the last legislature giving a wider scope for the investment of savings banks money meets with general approval. First-class and safe municipal and railroad bonds, which heretofore have been prohibited, are now a legal investment, and the savings banks can obtain some excellent securities paying a reasonable rate of interest. This gives an opportunity for the banks to invest the funds which would otherwise be idle, and enables the depositors to receive dividends on their deposits, at the same time having their money as safe as formerly.

The last legislature granted several charters incorporating savings banks in different localities throughout the State. The Shelton Savings bank, organized and com-

menced business in July, and the first day of October its assets were \$849.90. It is very probable that other savings banks will be opened before our next report, as in several cases the corporators have organized, elected officers, purchased books, etc., and are only waiting for the financial skies to grow brighter before opening the doors for business.

The following statements show the assets and liabilities on October 1, 1893, as compared with the preceding year.

ASSETS.

	October 1, 1893.	October 1, 1892.	Increase.	Decrease.
Loans on Real Estate, . . .	\$53,506,305.27	\$51,891,336.37	\$1,614,968.90	.....
Loans on Collateral Security, . .	9,804,952.89	8,680,682.30	1,124,270.59	.....
Loans on Personal Security only, .	3,494,560.35	3,569,804.25	.....	\$75,243.90
Invested in United States Bonds, .	599,200.10	726,400.10	.....	127,200.00
Invested in State, Town, City, and Corporation Bonds, . . . }	33,262,546.17	32,269,167.45	993,378.72	.....
Invested in R. R. Stocks and Bonds,	27,245,479.57	27,193,270.43	52,209.14	.....
Invested in Bank Stocks, . . .	6,733,093.46	6,573,132.31	159,961.15	.....
Real Estate owned, including Bank- ing Houses, }	3,098,478.92	3,340,847.14	.....	242,368.22
Miscellaneous Assets,	600,853.51	551,601.60	49,251.91	.....
Cash on hand and in Bank, . . .	4,473,700.23	3,863,671.54	610,028.69	.....
Total Assets,	\$142,819,170.47	\$138,659,913.49	\$4,604,069.10	\$444,812.12

LIABILITIES.

	October 1, 1893.	October 1, 1892.	Increase.	Decrease.
Deposits,	\$133,967,220.11	\$130,686,729.28	\$3,280,490.83	.....
Surplus,	5,245,883.27	4,877,114.20	368,769.07	.....
Interest and Profit and Loss, .	3,313,066.43	2,991,630.10	321,436.33	.....
Other Liabilities,	293,000.66	104,439.91	188,560.75	.....
Total Liabilities,	\$142,819,170.47	\$138,659,913.49	\$4,159,256.98	.....

From the foregoing it will be seen that the past year has been more prosperous than had been expected. The loans on real estate and collateral security show a handsome increase of \$2,739,239.49, while the decrease of \$75,243.90 in loans on personal security only, indicates that more care and judgment have been exercised in making loans. In the past many banks have lost money loaned on personal security only, and in this report it will be noticed that this class of loans are not meeting with the favor in which they were formerly held.

In the investments of United States bonds a decrease of \$127,200 is noticed. Some of these bonds were sold to the National banks in certain localities which wished to issue more currency.

In the investments in other bonds, town and city bonds were the favorites, owing, doubtless, to the excellent character of those offered for sale. The increase over last year amounts to \$993,378.72, as compared with the increase of \$52,209.14 of railroad bonds and \$159,961.15 of bank stocks.

The decrease of \$242,368.22 in real estate owned by the banks shows that many pieces of foreclosed property have been sold, and in many cases they were sold at a profit. The miscellaneous assets have increased \$49,251.91, while the cash on hand and in bank is \$610,028.69 greater than one year ago, a wise precaution in having a sufficient amount available to meet every requirement likely to arise without parting with securities.

The surplus amounts to \$5,245,883.27, an increase of \$368,769.07. The interest and profit and loss also shows a splendid increase of \$321,436.33. Other liabilities have increased from \$104,439.91 to \$293,006.66.

Some very interesting information can be gathered from the following table :

MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1893.	October 1, 1892.	Increase.	Decrease.
Number of depositors having less than \$1,000,	296,703	293 23	2,977	.....
Amount of such deposits,	\$57,886,562.42	\$57,176,905.11	\$709,657.31	.....
Depositors having \$1,000 and not over \$2,000,	27,578	26,388	1,190	.....
Amount of such deposits,	35,634,884.53	35,533,441.27	101,443.26	.....
Depositors having \$2,000 and not over \$10,000,	11,394	10,767	627	.....
Amount of such deposits,	37,447,112.21	35,253,593.51	2,193,518.70	.....
Depositors having over \$10,000,	204	183	21	.....
Amount of such deposits,	2,998,660.95	2,722,789.39	275,871.56	.....
Total number of depositors,	335,879	331,061	4,818	.....
Total amount of deposits,	133,967,220.11	130,686,729.28	*3,278,698.50	.....
Largest amount due a single depositor,	109,872.76	107,528.62	2,344.14	.....
Average amount due depositors,	398.95	394.75	4.20	.....
Number of accounts opened during the year,	51,627	55,495	.....	3,868
Number of accounts closed during the year,	47,149	41,870	5,279	.....
Income received during the year,	7,369,677.97	7,006,623.57	363,054.40	.....
Dividends declared during the year,	5,249,139.75	4,918,576.77	330,562.98	.....
Amount deposited, including interest credited,	33,978,462.67	34,719,815.05	.....	\$ 741,352.38
Amount withdrawn during the year,	30,699,764.17	26,615,245.48	4,084,518.69	.....
Amount past-due paper,	66,596.38	60,053.44	6,542.94	.....
Amount of paper charged off during the year,	22,153.00	32,036.38	.....	9,883.38
Office expenses, including salaries,	363,132.14	342,873.40	20,258.74	.....
Net amount of income from real estate owned,	89,121.54	95,384.29	.....	6,262.75
Amount of assets yielding no income,	380,863.63	407,708.28	.....	26,844.65
Largest amount loaned to one individual company, society, or corporation,	265,000	250,000	15,000	.....

* Corrected figures.

Increases will be found in the number of small depositors and the amount of their deposits ; also in depositors and deposits between \$1,000 and \$2,000 ; between \$2,000 and \$10,000, and over \$10,000. The number of depositors has grown during the past year from 331,061 to 335,879, a splendid increase of 4,818, with an average due each depositor of \$398.95. This is on a total of \$133,967,220.11 deposits as compared with \$130,686,729.28 of deposits in 1892, showing an increase of \$3,278,698.50 (corrected figures).

As was to be expected, a decrease is shown in the number of accounts opened during the year, and an increase in the number closed. The decrease in the number opened is 3,868, and the increase in the number closed is 5,279. As would naturally follow the amount of money deposited shows a decrease which amounts to \$741,352.38, and the amount which was withdrawn is an increase of \$4,084,518.69.

The paper past due increased \$6,542.94, and \$9,883.38 was charged off.

A gain of \$363,054.40 was made in income received, and the large sum of \$5,249,139.75 was declared in dividends.

The office expenses increased \$20,258.74, but it should be borne in mind that these institutions are growing and necessarily their expenses must be greater, and a decrease of \$6,262.75 was made in income from real estate owned owing to the sale of foreclosed property. Assets yielding no income have been reduced to \$380,863.63, a very gratifying reduction of \$26,844.65, while the largest amount loaned to one individual society or corporation now amounts to \$265,000, an increase of \$15,000.

In another part of this report will be found an itemized statement showing the condition of the savings banks.

DIVIDENDS.

The following table shows the rate per cent. paid the past year :

Rate per cent. of Dividend.		Amount of Deposits.
2 Banks paid,	4½ and 4	\$2,777,544.92
1 " 	4½ and 3½	993,066.83
1 " 	4 and 3½	2,620,224.90
7 " 	4 and 3	24,584,438.94
1 " 	5 and 4	1,866,700.83
(The above discriminate in favor of small depositors.)		
2 Banks paid,	5	190,740.89
19 " 	4½	23,715,956.67
2 " 	4½	189,495.18
52 " 	4	77,029,050.95
Total Deposits,		\$133,967,220.11

The legislature gave the Dime Savings Bank of Thompson permission to change its name, and also to remove the bank to Putnam. It is now known as the Thompson Savings Bank of Putnam.

In the returns received from probably a dozen banks we have discovered clerical errors. In many cases, whenever practicable, we have changed the figures to the amounts which they should be in order that the reports would balance. We have also written the treasurers of these banks, calling their attention to the errors made, and informing them we have made the necessary corrections in their reports, also requesting them to exercise more care in the future. It was important to place the manuscript in the hands of the printers at an early date, and a general examination of the proofs not being possible until all the returns were received it was not feasible to call for corrected returns without delaying the report.

In taking the year's business as a whole, it can be seen that Connecticut is fortunate in its savings banks. While other sections of the country were having great trouble, the banks of this State were in a sound condition. Their loans were well secured, their investments in choice securities, and the management of the banks wise and conservative. The continued prosperity of the savings banks is the best evidence of the estimation placed on these custodians of the people's savings.

STATE BANKS AND TRUST COMPANIES.

In presenting the following table of statistics in reference to the condition of the State Banks and Trust companies, it is worthy of mention and consideration that during the trying financial crisis which has prevailed throughout the entire United States during the past summer these institutions chartered by the State and conducted under the State banking laws have shown remarkable strength and resource. Not a single instance of suspension or default or even a suspicion of weakness has been displayed by any of the banks, and further, there has been no impairment of condition.

This is in decided contrast to the experiences of many banks in operation under both State and National charters in other sections of the country. One of the best features of the manner in which the State Banks and Trust companies are conducted is the fact that their assets are, in most cases, in securities quickly available and convertible into cash. They have thus been enabled, whenever the occasion required, to supply their customers with facilities for business and to meet their necessities both as to loans and currency in a manner which is gratifying and commends them to the confidence of the business community.

It also thoroughly vindicates the wisdom of their charters and of the State laws under which they are operating.

STATE BANKS.

Of the eight State Banks the capital stock amounts to \$2,340,000.00, which is the same as in last year's report. The surplus and undivided profits amounts to \$763,653.89, as against \$705,357.54 of the year preceding. This shows an increase of \$58,296.35, which must prove most gratifying to the stockholders.

The following table gives a summary of the assets and liabilities October 1, 1893 :

ASSETS.

Loans and discounts,	\$4,594,431.04
Overdrafts,	18,380.17
Stocks, bonds, and mortgages,	1,323,638.13
Due from banks and bankers,	934,277.57
Real estate, furniture, and fixtures,	180,266.30
Current expenses,	16,378.15
Specie and currency,	445,961.27
Checks and cash items,	148,953.12
Total assets,	<u>\$7,662,285.75</u>

LIABILITIES.

Capital,	\$2,340,000.00
Surplus,	606,473.60
Undivided profits,	157,180.29
Dividends unpaid,	6,387.30
Deposits,	4,013,138.41
Due to banks and bankers,	539,016.15
Total liabilities,	<u>\$7,662,285.75</u>

TRUST COMPANIES.

During the past year there has been no change in the number of Trust companies or in their capital stock, which amounts to \$1,161,600. The past year shows a very favorable increase in their surplus and undivided profits, amounting as it does to \$683,606.92. This is an increase of \$69,548.63 as compared with last year's returns of \$614,058.29.

In the following table can be found a summary of their assets and liabilities October 1, 1893 :

ASSETS.

Loans and discounts,	\$3,740,531.29
Overdrafts,	7,487.33
Stocks, bonds, and mortgages,	1,275,456.23
Due from banks and bankers,	592,290.47
Real estate, furniture, and fixtures,	298,116.36
Current expenses,	16,906.59
Specie and currency,	250,337.58
Checks and cash items,	112,771.96
Total assets,	<u>\$6,293,897.81</u>

LIABILITIES.

Capital,	\$1,161,600.00
Surplus,	357,156.67
Undivided profits,	326,450.25
Dividends unpaid,	1,028.78
Deposits,	4,326,172.78
Due to banks and bankers,	121,489.33
Total liabilities,	\$6,293,897.81

As the General Assembly does not meet this year we do not make any suggestions or recommendations that may seem desirable for legislation in either the Savings Banks, State Banks, or Trust companies. We are well pleased with the conditions of the banks, and have every reason to believe that under the wise laws and excellent management the banks of this State will continue to thrive and be pointed out as models for the banks of other States to follow.

EDWARD R. DOYLE,
EDWIN A. BUCK,

Bank Commissioners.

REPORTS OF SAVINGS BANKS,

October 1, 1893.

THE HISTORY OF THE

REIGN OF

ITEMIZED STATEMENT OF SAVINGS BANKS, OCTOBER 1, 1893.

SAVINGS BANKS.	Number of depositors having less than \$1,000.	Amount of such deposits.	Depositors having \$1,000 and not over \$2,000.	Amount of such deposits.	Depositors having \$2,000 and not over \$10,000.	Amount of such deposits.	Depositors having over \$10,000.	Amount of such deposits.	Total amount of deposits.	Amount deposited including interest credited.	Amount withdrawn during the year.	Increase since Oct. 1, 1892.	Decrease since Oct. 1, 1892.	Number of accounts opened during the year.	Number of accounts closed during the year.	Income received during the year.	Dividends declared during the year.	Rate per cent of dividend.	Net amount of income from real estate owned.	Amount of assets yielding no income.	Largest amount loaned to one individual or to a corporation.	Amount of past-due paper.	Amount of paper charged off during the year.	Surplus, or Profit and Loss.	Other assets, including salaries.
Berlin Savings Bank, Kensington,	486	\$85,042.20	45	\$62,484.10	18	\$51,438.43	549	\$198,964.73	\$45,589.49	\$41,260.74	\$4,328.75	53	51	\$12,376.95	\$8,643.21	4 1/2	per cent.	\$209.00	\$15,000.00	\$1,956.30	\$627.00				
Brantford Savings Bank,	197	23,289.95	1,048	1,486,940.00	51	165,247.00	9,899	3,641,036.96	822,930.81	733,076.48	89,854.33	1,522	1,412	190,279.84	156,427.54	4 1/2	"	1,294.86	58,000.00	473.13	209.10				
Bridgeport Savings Bank,	8,800	1,988,849.96	333	413,874.83	131	373,670.17	4,560	1,570,776.42	366,730.60	31,318.80	1,552	685	86,610.95	66,253.16	4 1/2	and 4	760.37	40,000.00	2,003.59	9,987.19					
Bristol Savings Bank,	1,096	753,781.42	204	266,968.74	63	206,178.07	1,964	868,305.36	137,296.83	104,670.39	32,626.44	252	202	42,847.14	32,540.49	4	"	8.00	25,000.00	5,000.00	3,149.97				
Brooklyn Savings Bank,	1,697	395,158.55																	2,968.26						
Burrill Savings Bank, New Britain,	370	54,852.15	34	46,696.56	3	6,348.71	407	107,397.42	89,247.51	44,776.81	44,470.70	230	98	5,313.31	3,549.43	4 1/2	"		15,000.00	600.00	315.16				
Canaan Savings Bank,	601	117,630.04	25	31,630.51	8	18,365.45	694	167,934.00	58,011.86	7,892.34	3,131.04	153	116	7,892.34	6,129.96	4	"		2,600.00	3,627.00					
Chelsea Savings Bank, Norwich,	4,674	1,193,120.65	856	1,190,682.99	572	2,071,870.04	21	\$453,002.08	6,156	4,908,684.79	996,691.40	826,952.35	169,739.05	810	715	270,738.29	188,885.53	4		4,250.00	100,000.00		636.25		
Chester Savings Bank,	722	108,466.86	43	59,282.39	12	36,366.84	776	204,116.09	35,860.98	20,757.57	15,103.41	86	42	11,967.59	8,556.86	4 1/2	"		1,850.00		10,738.77				
Citizens Savings Bank, Stamford,	2,862	561,645.64	311	418,769.21	163	580,158.25	5	59,837.47	3,341	1,620,410.57	472,052.78	467,197.44	4,855.34	555	535	94,643.06	63,257.04	4	"	500.00	35,500.00		1,000.00	961.76	
City Savings Bank, Bridgeport,	7,028	1,639,365.77	903	1,251,261.41	164	390,460.82	8,096	3,291,814.98	880,228.94	880,942.07		\$713.13	1,522	1,500	182,761.86	127,270.96	3 and 4	"	408.91	50,900.00			9,052.36		
City Savings Bank, Meriden,	2,894	510,928.86	276	369,824.85	123	396,856.27	1	10,537.49	3,294	1,288,147.47	383,338.29	300,655.27	82,683.02	541	442	68,349.34	54,327.88	4 1/2	"		37,000.00			2,601.63	
Colchester Savings Bank,	1,239	181,204.39	67	52,114.23	17	91,238.09	1	311,844.89	97,107.51	79,849.08	17,258.43	230	202	17,811.19	12,518.21	3 and 4	"		10,000.00	\$2,168.78	5,064.34	1,068.78	2,941.33		
Collinsville Savings Society,	1,326	235,701.44	109	141,955.10	54	188,470.09	1,489	566,126.63	140,894.13	99,212.56	41,681.57	198	149	30,290.96	23,584.84	4 1/2	"		16,000.00		3,946.11	1,440.37			
Connecticut Savings Bank, New Haven,	11,264	2,628,648.06	1,263	1,654,989.75	359	996,446.69	1	12,303.15	12,887	5,292,387.65	2,011,046.94	1,956,053.06	84,993.88	2,915	2,998	301,165.77	198,170.03	3 and 4	"	2,813.65	50,000.00			12,068.78	
Deep River Savings Bank,	1,831	371,797.49	182	266,121.85	109	408,863.19	2	25,742.50	2,124	1,072,525.03	189,550.96	143,746.15	45,804.81	194	135	60,738.85	45,815.74	4 1/2	"	600.00	20,000.00		1,087.50	3,173.54	
Derby Savings Bank, Birmingham,	4,641	782,290.43	401	592,013.48	170	1,866,706.92	5,212	1,866,706.92	377,921.58	176,193.78	1,690,513.14	872,992.08	817,521.06	741	674	103,741.85	67,290.37	4 and 5	"	3,279.45	44,500.00			9,280.06	
Dime Savings Bank, Cromwell,	565	56,395.39	21	30,722.54	8	25,387.86	1	10,324.27	565	122,830.06	39,021.37	35,233.39	3,788.67	60	60	1,195.01	4,712.80	4	"		5,000.00		1,000.00	536.50	
Dime Savings Bank, Hartford,	5,973	420,465.24	159	195,113.85	44	145,258.37	6,176	769,837.37	353,851.61	287,013.50	66,823.11	871	719	39,490.98	25,010.30	4	"		45,100.00		2,500.00	7,208.62			
Dime Savings Bank, Norwich,	5,950	819,020.56	345	456,107.53	138	344,269.79	6	109,471.47	6,439	1,728,869.35	485,691.12	490,886.16	4,695.04	1,017	949	111,342.44	66,818.96	4	"	4,298.07	60,000.00	\$5,000.00	5,621.64	5,521.74	
Dime Savings Bank, Thompson,	944	231,749.81	111	144,676.14	36	84,814.11	1,091	461,240.06	63,339.89	112,230.23		48,890.34	75	152	27,810.87	18,612.52	4	"	477.62	30,000.00	22,865.73	8,846.77	5,752.82	2,348.95	
Dime Savings Bank, Wallingford,	1,750	251,470.42	58	73,256.28	19	47,973.21	1,827	372,699.91	161,408.65	17,785.13	19,987.92	14,785.13	413	327	10,325.25	13,566.28	4	"		37,000.00			1,515.26		
Dime Savings Bank, Waterbury,	8,643	1,322,344.31	479	624,798.28	84	445,922.28	2	33,200.25	9,208	2,426,265.12	756,825.84	53,627.88	1,438	1,134	125,175.83	100,761.29	4 1/2	"	3,000.00	94,000.00	2,500.00		5,167.15		
Dime Savings Bank of Willimantic,	2,991	337,102.95	207	208,719.67	59	141,293.71	3,257	687,116.33	192,841.56	169,837.73	23,003.83	640	519	30,218.91	33,718.52	4	"		30,000.00	3,800.00	1,300.00	2,259.33			
Essex Savings Bank,	1,675	416,681.20	108	43,905.42	46	154,287.69	1,829	614,274.31	84,373.26	88,931.10		4,587.84	144	166	35,306.87	24,440.56	4	"	528.02	5,000.00			343.78	2,312.40	
Fairfield County Savings Bank, Norwalk,	1,239	272,928.93	129	167,783.62	46	149,302.64	1,414	590,015.19	170,762.78	132,466.53	38,596.25	233	227	31,282.99	22,197.21	4	"		13,000.00		2,096.49	3,772.49			
Falls Village Savings Bank,	1,296	260,747.74	108	141,409.40	70	233,501.28	1,474	635,654.42	130,501.33	105,127.46	26,374.07	190	158	32,564.02	24,340.93	4	"		13,000.00			2,508.68			
Farmers and Mechanics Sav. Bk., Middletown,	3,338	755,685.09	422	571,564.15	231	773,890.24	2	23,856.21	3,993	2,125,004.69	511,637.31	464,659.70	46,977.61	550	559	119,581.40	83,179.66	4	"	5,624.61	23,176.00		28,915.00	7,401.05	
Farmington Savings Bank,	2,817	711,809.19	520	688,372.09	336	1,151,175.00	7	87,608.00	3,680	2,638,964.19	411,215.27	313,748.69	87,466.58	281	250	153,320.89	114,534.45	4 1/2	"	1,235.55	43,000.00		5,000.00	6,135.08	
Freestone Savings Bank, Portland,	1,089	179,697.65	63	88,942.58	36	124,883.43	1,188	389,523.66	85,670.71	61,356.75	24,313.96	146	120	22,087.32	14,483.08	4	"	39.27	10,000.00		1,000.00	2,015.11			
Greenwich Savings Bank,	724	89,724.91	32	42,724.91	16	175,538.24	772	175,538.24	143,137.73	184,097.17		40,959.44	120	125	13,349.18	7,212.52	3 and 4	"		13,500.00			2,056.90		
Groton Savings Bank, Mystic,	1,543	319,553.88	131	179,363.20	59	215,104.56	1,733	714,021.64	111,150.16	104,448.72	6,701.44	137	130	40,880.95	27,411.86	4	"	718.27	27,000.00		2,880.28	1,687.83			
Guilford Savings Bank,	867	129,940.56	25	29,865.96	5	12,825.92	897	172,631.97	58,072.11	52,983.61	5,088.50	149	115	9,452.23	6,209.37	4	"	75.50	4,500.00	2,500.00	600.00	977.99			
Higganum Savings Bank,	93	6,797.15	3	4,616.55	1	3,416.88	97	14,839.58	3,535.04	3,983.84		448.80	1	4	990.36	690.02	4 1/2	"		450.00		1,031.31	113.00	132.74	
Jewett City Savings Bank,	1,481	289,690.49	145	196,703.53	60	199,528.96	1,689	729,293.56	163,996.90	125,007.90	38,989.00	236	230	41,816.42	27,501.38	4	"	43.25	55,000.00	1,150.65	6,204.63	2,734.46			
Litchfield Savings Society,	2,275	512,897.63	186	235,632.10	66	243,982.37	4	56,031.48	2,531	1,048,543.58	163,704.69	122,096.42	41,608.27	211	179	56,443.14	44,757.10	4 1/2	"	336.00	29,000.00			2,100.52	
Mariners Savings Bank, New London,	2,922	610,651.33	390	524,798.86	208	684,713.28	3,520	1,819,563.47	327,416.62	304,350.63	23,156.99	495	422	93,672.30	68,882.34	3 and 4	"		35,000.00		15,640.00	4,914.39			
Mechanics Savings Bank, Hartford,	6,194	1,149,030.54	760	977,470.40	300	939,018.87	2	23,225.65	7,256	3,081,754.46	1,053,925.33	897,066.90	246,858.63	1,492	863	167,543.79	113,457.46	4	"	5,850.79	50,000.00		8,636.51	9,928.32	
Mechanics Savings Bank, Winsted,	1,910	396,159.78	194	256,922.56	89	270,098.80	2,193	923,181.14	224,006.69	185,726.14	38,280.55	341	201	48,861.52	39,859.32	4 1/2	"		20,000.00		1,000.00	2,304.94			
Mechanics and Farmers Sav. Bank, Bridgeport,	3,384	637,857.82	338	443,167.72	97	253,690.55	3,819	1,334,716.09	453,895.94	31,555.74	81,555.74	973	843	73,057.77	51,241.09	4	"	356.55	30,000.00			3,432.82	6,011.95		
Meriden Savings Bank,	6,746	1,016,971.65	549	713,149.32	247	773,661.73	7,542	2,503,782.70	646,842.79	606,553.11	40,289.68	1,143	1,124	131,138.98	96,958.93	4	"	1,595.00	32,500.00			10,950.63	6,258.78		
Middletown Savings Bank,	8,201	1,788,709.19	950	1,292,159.00	694	2,591,506.00	13	188,458.00	9,858	5,860,823.19	921,609.31	860,632.64	61,036.57	970	1,106	337,331.32	227,996.39	3 and 4	"	6,447.29	50,000.00			42,274.06	
Milford Savings Bank,	841	134,847.92	64	82,540.46	8	21,505.36	9,013	238,893.74	151,521.05	131,629.78	18,901.27	184	148	11,694.12	8,461.17	4	"		7,000.00		1,778.10	1,346.02			
Moodus Savings Bank,	916	142,354.03	52	71,266.63	20	65,872.81	1	12,919.78	989	292,443.25	77,835.50	74,520.12	3,315.38	112	96	14,362.51	11,305.87	4	"	35.10	15,000.00		400.56	919.41	
National Savings Bank, New Haven,	2,435	672,293.04	306	389,293.15	50	183,125.15	1	10,304.31	2,792	1,255,017.65	390,556.36	365,838.42	24,717.94	478	327	67,246.09</									

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BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$164,918.59	Whole Amount of Deposits, \$198,964.73	
Loans on Personal Sec'y only, . . .	4,605.00	Surplus Account, . . .	17,138.06
Town Orders, . . .	8,000.00	Interest Account, . . .	5,283.66
Bank Stocks in Connecticut, . . .	25,646.00		
Bank Stocks in Other States, . . .	3,600.00		
Real Estate by Foreclosure, . . .	2,550.00		
Banking House, Safe, . . .	600.00		
Expense Account, . . .	347.10		
Cash in Bank, . . .	11,005.66		
Cash on hand, . . .	114.10		
Total Assets, . . .	\$221,386.45	Total Liabilities, . . .	\$221,386.45

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares City Bank, . . .	Hartford, \$	3,500.00	3,500.00	3,570.00
8 " Farmers and Mechanics, . . .	"	800.00	800.00	880.00
10 " First National, . . .	"	1,000.00	1,000.00	1,070.00
1 " American " . . .	"	50.00	50.00	68.00
24 " Phoenix " . . .	"	2,400.00	2,400.00	3,024.00
7 " National Exchange, . . .	"	350.00	350.00	434.00
33 " Conn. River Banking Co., . . .	"	1,650.00	1,485.00	1,584.00
14 " Conn. Trust & Safe Deposit Co., . . .	"	1,400.00	1,386.00	2,170.00
10 " Hartford Trust Co., . . .	"	1,000.00	1,000.00	1,250.00
3 " Middlesex County Nat., Middletown, . . .	"	300.00	300.00	306.00
13 " Middletown National, . . .	"	975.00	975.00	1,300.00
17 " Southington " . . .	Southington,	1,700.00	1,700.00	1,870.00
30 " Nat. B'k of Commerce, New London, . . .	"	3,000.00	3,000.00	3,450.00
25 " Thames National, Norwich, . . .	"	2,500.00	2,500.00	3,625.00
20 " First " . . .	Meriden, . . .	2,000.00	2,000.00	2,300.00
30 " Home " . . .	"	3,000.00	3,200.00	3,900.00
12 " Merchants Exchange Nat., New York, . . .	"	600.00	600.00	792.00
10 " American " . . .	"	1,000.00	1,000.00	1,440.00
20 " Fourth " . . .	"	2,000.00	2,000.00	3,620.00

BERLIN SAVINGS BANK, KENSINGTON. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	486; total amount,	\$85,042.20
2	Number of depositors having \$1,000 and not over \$2,000, .	45; total amount,	62,484.10
3	Number of depositors having over \$2,000 and not over \$10,000, .	18; total amount,	51,438.43
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	549; total deposits,	\$198,964.73
6	Largest amount due a single depositor,		4,556.10
7	Number of accounts opened during the year, 53; number closed, 51.		
8	Amount of income received during the year,		12,376.05
9	Amount of dividends declared during the year,		8,643.21
10	Amount deposited, including interest credited, the past year,		45,589.49
11	Amount withdrawn during the year,		41,260.74
12	Increase of deposits the past year,		4,328.75
13	Amount carried to surplus or profit and loss during the year,		1,986.30
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend last year, $4\frac{1}{2}$ per cent.; when paid, January and July.		
17	State tax during the past year,		361.90
18	Total office expenses the past year, including salaries,		627.00
19	Net amount of income during the year from real estate owned,		209.00
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS. — President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees, Alfred North, Wm. H. Risley, William Bulkeley, Theron Upson, F. L. Wilcox, Edward Alling, W. H. Upson.

BRANFORD SAVINGS BANK.

WALTER FOOTE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$18,700.00	Whole Amount of Deposits, \$29,244.56	
Railroad Bonds,	4,391.53	Surplus Account,	614.60
Tax Account,	2.00	Interest Account,	316.00
Expense Account,	209.10		
Cash in Bank,	6,279.88		
Cash on hand,	592.65		
Total Assets,	\$30,175.16	Total Liabilities,	\$30,175.16

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chicago & Northwestern :—			
Ot'mwa, Cedar Falls & St. Paul Div., 5s, 1909, \$	4,000.00	4,391.53	4,020.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	197; total amount,	\$23,289.95
2	Number of depositors having \$1,000 and not over \$2,000,	4; total amount,	5,954.61
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	201; total deposits,	\$29,244.56
6	Largest amount due a single depositor,		2,000.00
7	Number of accounts opened during the year, 91; number closed, 34.		
8	Amount of income received during the year,		1,202.84
9	Amount of dividends declared during the year,		575.56
10	Amount deposited, including interest credited, the past year,		26,989.80
11	Amount withdrawn during the year,		15,113.18
12	Increase of deposits the past year,		11,876.62
13	Amount carried to surplus or profit and loss during the year,		473.13
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		2.00
18	Total office expenses the past year, including salaries,		209.10
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.

BRANFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Are all loans upon real estate secured by first mortgage, . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	\$2,500.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—President, John Hutchinson; Treasurer, Walter Foote; Directors or Trustees, Michael P. Harding, T. F. Hammer, L. J. Nichols, S. S. Cook, George Linsley, Wm. Regan, S. V. Osborn, H. G. Harrison, Henry H. Fowler, Alfred Hammer, Daniel O'Brien.

INCORPORATED, 1842.

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	200,000.00	200,000.00	220,000.00
TOWN, CITY, AND BOROUGH NOTES.			
Bridgeport City,	156,000.00	156,000.00	156,000.00
Town of Stratford,	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport Town, 4½s, 1900-1910,	39,000.00	39,000.00	40,560.00
" " 4s, 1903-1918,	100,000.00	100,000.00	100,000.00
Fairfield " 6s, 1894-1895,	5,000.00	5,000.00	5,050.00
" " 4s, 1895-1896,	30,000.00	30,000.00	30,000.00
" " 4s, 1908-1921,	33,000.00	33,000.00	33,000.00
New Haven " " Q. B.", 4s, 1902,	25,000.00	25,000.00	25,000.00
Bennington, Vt., Town, 4s, 1894-1900,	51,000.00	51,000.00	51,000.00
Fair Haven, " " 4s, 1895-1905,	35,000.00	35,000.00	35,000.00
Stamford " 4s, 1910,	94,000.00	94,000.00	94,000.00
Wallingford Borough, 4s, 1902-1912,	25,000.00	25,000.00	25,000.00
Danbury " 4½s, 1895-1910,	77,000.00	77,000.00	78,540.00
Ansonia Town, 4s, 1912,	15,000.00	15,000.00	15,000.00
Bridgeport City, 5s, 1908,	60,000.00	60,000.00	63,600.00
" " 4s, 1919,	150,000.00	150,000.00	150,000.00
" " (7s cont'd) 5s, 1891,	66,000.00	66,000.00	66,000.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
South Norwalk City,	4s,	1900-1910,	\$	12,500.00	12,500.00	12,500.00
Boston, Mass.,	4s,	1921,		10,000.00	10,000.00	10,000.00
Detroit, Mich.,	4s,	1921,		10,000.00	10,000.00	10,000.00
Denver, Col.,	5s,	1901-1906,		10,000.00	10,000.00	10,200.00
St. Paul, Minn.,	4s,	1919,		20,000.00	20,000.00	20,000.00
Minneapolis, Minn.,	4s,	1920,	City,	20,000.00	20,000.00	20,000.00
St. Louis, Mo.,	5s,	1900,		15,000.00	15,000.00	15,450.00
" " "	6s,	1893-1895,		20,000.00	20,000.00	20,400.00
Columbus, O.,	4s,	1908,		10,000.00	10,000.00	10,000.00
" " "	4s,	1898,		20,000.00	20,000.00	20,000.00
Louisville, Ky.,	4s,	1930,		15,000.00	15,000.00	15,000.00
Chicago, Ill.,	4s,	1921,		15,000.00	15,000.00	15,000.00
Cleveland, O.,	4½s,	1898,		7,000.00	7,000.00	7,000.00
Milwaukee, Wis.,	5s,	1903-1907,		15,000.00	15,000.00	15,600.00
RAILROAD BONDS.						
New York Central & Hudson River,	7s,	1903,		100,000.00	100,000.00	120,000.00
New York & Harlem,	7s,	1900,		50,000.00	50,000.00	59,000.00
Chicago, Rock Island & Pacific,	6s,	1917,		80,000.00	80,000.00	96,000.00
Illinois Central (Springfield Div.),	6s,	1898,		40,000.00	40,000.00	42,000.00
Delaware & Hudson Canal Co.,	7s,	1894,		37,000.00	37,000.00	37,740.00
Chicago, Milwaukee & St. Paul:—						
Prairie du Chien Div.,	8s,	1898,		5,000.00	5,000.00	5,700.00
Dubuque " "	6s,	1920,		15,000.00	15,000.00	15,750.00
La Crosse & Davenport Div.,	5s,	1919,		10,000.00	10,000.00	10,100.00
Chicago & Northwestern:—						
Milwaukee & Madison Div.,	6s,	1905,		27,000.00	27,000.00	29,700.00
Chicago & Tomah " "	6s,	1905,		30,000.00	30,000.00	33,000.00
Chicago & Milwaukee " "	7s,	1898,		20,000.00	20,000.00	22,000.00
Utica & Black River,	4s,	1922,		20,000.00	20,000.00	20,200.00
Syracuse, Binghamton & New York,	7s,	1906,		15,000.00	15,000.00	18,300.00
United N. J. R. R. & Canal Co.,	6s,	1901,		30,000.00	30,000.00	33,600.00
Terre Haute & Indianapolis,	5s,	1925,		30,000.00	30,000.00	33,600.00
BANK STOCK.						
20 shares National Park,		N. Y.,	.	2,000.00	2,000.00	6,000.00
20 " Hanover National,		"	.	2,000.00	2,000.00	6,400.00
26 " Gallatin " "		"	.	1,300.00	1,300.00	3,770.00
140 " Chatham " "		"	.	3,500.00	3,500.00	13,125.00
40 " American Exchange Nat'l,		"	.	4,000.00	4,000.00	5,800.00
51 " Phenix " "		"	.	1,020.00	1,020.00	1,122.00
15 " Continental " "		"	.	1,500.00	1,500.00	1,950.00
66 " Merchants " "		"	.	3,300.00	3,300.00	4,785.00
30 " Importers & Traders " "		"	.	3,000.00	3,000.00	18,000.00
50 " National Bank of Commerce,		"	.	5,000.00	5,000.00	8,500.00
12 " " Shoe & Leather,		"	.	1,200.00	1,200.00	1,320.00
12 " Bank of the State of N. Y.,		"	.	1,200.00	1,200.00	1,320.00
30 " Aetna National Bank, Hartford,		"	.	3,000.00	3,000.00	3,600.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
100	shares	Connecticut Nat'l Bank,	Bridgeport,	\$	10,000.00	10,000.00	15,000.00
10	"	City	"	"	1,000.00	1,000.00	1,500.00
100	"	First	"	"	10,000.00	10,000.00	17,500.00
100	"	Pequonnock	"	"	10,000.00	10,000.00	14,500.00
20	"	Bridgeport	"	"	1,000.00	1,000.00	1,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,800; total amount, \$1,988,849.96
2	Number of depositors having \$1,000 and not over \$2,000,	1,048; total amount, 1,486,940.00
3	Number of depositors having over \$2,000 and not over \$10,000,	51; total amount, 165,247.00
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	9,899; total deposits, \$3,641,036.96
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the year, 1,522; number closed, 1,412.	
8	Amount of income received during the year,	190,279.84
9	Amount of dividends declared during the year,	156,437.54
10	Amount deposited, included interest credited, the past year,	822,930.81
11	Amount withdrawn during the year,	733,076.48
12	Increase of deposits the past year,	89,854.33
13	Amount carried to surplus or profit and loss during the year,	2,003.59
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. in January, 2 per cent in July.	
17	State tax during the past year,	8,740.79
18	Total office expenses the past year, including salaries,	9,987.19
19	Net amount of income during the year from real estate owned,	1,794.86
20	What assets, if any, yielding no income during the year,	5,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	58,000.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS.—President, Edmund S. Hawley; Vice-Presidents, S. C. Trubee, T. B. DeForest; Treasurer, Alexander Hawley; Trustees, Ezekiel Birdseye, Wm. R. Higby, Edward Sterling, Curtis Thompson, Frederick B. Hawley, F. N. Benham, Alexander Hawley, L. W. Eaton, Frederick Trubee, George C. Edwards.

BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$909,582.00	Whole Amount of Deposits, \$1,570,776.42	
Loans on Collateral Security, .	128,108.00	Surplus Account, .	40,000.00
Loans on Pers'l Sec'y only, .	100,209.00	Profit and Loss Account, .	39,222.46
Town, City, and Corp. B'ds, .	181,500.00		
Town, City, and Borough Notes and Orders, . . .	5,000.00		
School Dist. Notes and Orders, .	10,545.00		
Railroad Bonds, . . .	134,000.00		
Bank Stocks in Connecticut, .	130,200.00		
Real Estate by Foreclosure, .	16,300.00		
Banking House, . . .	8,000.00		
Cash in Bank, . . .	20,114.42		
Cash on hand, . . .	6,440.46		
Total Assets, . . .	\$1,649,998.88	Total Liabilities, . . .	\$1,649,998.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Plainville Town order, \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bristol First School District Orders, . .	7,000.00	7,000.00	7,000.00
“ Second “ “ “ . . .	2,000.00	2,000.00	2,000.00
“ Third “ “ “ . . .	1,000.00	1,000.00	1,000.00
“ Eighth “ “ “ . . .	45.00	45.00	45.00
Plymouth First “ “ “ . . .	500.00	500.00	500.00
TOWN, CITY, AND CORPORATION BONDS.			
Bristol, Conn., town, 4s, 1898,	4,000.00	4,000.00	4,000.00
“ “ “ 4s, 1903,	12,000.00	12,000.00	12,000.00
“ “ “ 4s, 1908,	9,000.00	9,000.00	9,000.00
Trenton, N. J., city, 4s, 1918,	8,000.00	8,000.00	8,000.00
Newark, “ “ “ 4s, 1922,	6,000.00	6,000.00	6,000.00
Hoboken, “ “ “ 4½s, 1912,	14,000.00	14,000.00	14,000.00
Louisville, Ky., “ “ “ 7s, 1901,	8,000.00	8,000.00	8,500.00
“ “ “ 4s, 1923,	8,500.00	8,500.00	8,500.00
“ “ “ 4s, 1928,	5,000.00	5,000.00	5,000.00
Columbus, Ohio, “ “ “ 5s, 1901,	15,000.00	15,000.00	15,000.00
St. Paul, Minn., “ “ “ 4s, 1912,	5,000.00	5,000.00	5,000.00
Minneapolis, Minn., “ “ “ 4s, 1920,	25,000.00	25,000.00	25,000.00
Sioux City, Iowa, “ “ “ 4½s, 1917,	15,000.00	15,000.00	15,000.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.						
Dubuque, Iowa,	City,	6s,	1902, \$	5,000.00	5,000.00	5,000.00
Kansas City, Mo.,	"	4s,	1910,	15,000.00	15,000.00	15,000.00
"	"	8s,	1896,	2,000.00	2,000.00	2,000.00
Wichita, Kansas,	"	6s,	1899,	5,500.00	5,500.00	5,500.00
"	"	6s,	1900,	4,500.00	4,500.00	4,500.00
"	"	5s,	1910,	15,000.00	15,000.00	15,000.00
RAILROAD BONDS.						
N. Y. Central & Hudson River,		7s,	1903,	10,000.00	10,000.00	12,000.00
C., M. & St. Paul, Mineral Point,		5s,	1910,	20,000.00	20,000.00	20,000.00
"	Chic. & Mil.,	7s,	1903,	5,000.00	5,000.00	5,000.00
"	Chic. & Pac. W'n,	5s,	1921,	10,000.00	10,000.00	10,000.00
"	Dubuque,	6s,	1920,	10,000.00	10,000.00	10,000.00
"	Southwestern,	6s,	1909,	10,000.00	10,000.00	10,000.00
"	Wisconsin Valley,	7s,	1909,	10,000.00	10,000.00	11,000.00
Chic. & N'western, Mil. & Mad.,		6s,	1905,	5,000.00	5,000.00	5,000.00
"	Chic. & Tomah,	6s,	1905,	4,000.00	4,000.00	4,000.00
Evans'v & Terre H'te, Sullivan Co.,		5s,	1930,	10,000.00	10,000.00	10,000.00
Sunbury, Hazelton & Wilkesbarre,		5s,	1928,	15,000.00	15,000.00	15,000.00
Ottumwa, Cedar Falls & St. Paul,		5s,	1909,	5,000.00	5,000.00	5,000.00
St. Paul, Minneapolis & Manitoba,		6s,	1910,	6,000.00	6,000.00	6,000.00
Staten Island,		4½s,	1943,	5,000.00	5,000.00	5,000.00
Central Ohio,		4½s,	1930,	4,000.00	4,000.00	4,000.00
McKeesport & Belle Vernon,		6s,	1919,	5,000.00	5,000.00	5,000.00
BANK STOCKS.						
120 shares	Bristol National,	Bristol,		12,000.00	12,000.00	18,000.00
34 "	Hartford National,	Hartford,		3,400.00	3,400.00	5,000.00
80 "	National Exchange,	"		4,000.00	4,000.00	4,400.00
300 "	American National,	"		15,000.00	15,000.00	16,500.00
78 "	Charter Oak	"		7,800.00	7,800.00	5,500.00
24 "	Ætna	"		2,400.00	2,400.00	2,600.00
40 "	Farmers & Mec.	"		4,000.00	4,000.00	4,000.00
100 "	First	"		10,000.00	10,000.00	10,000.00
20 "	Mercantile	"		2,000.00	2,000.00	1,400.00
77 "	Phoenix	"		7,700.00	7,700.00	8,400.00
36 "	City,	"		3,600.00	3,600.00	3,300.00
10 "	State,	"		1,000.00	1,000.00	1,000.00
40 "	Yale National,	New Haven,		4,000.00	4,000.00	4,000.00
96 "	Merchants National,	"		4,800.00	4,800.00	4,400.00
15 "	National Tradersmens,	"		1,500.00	1,500.00	1,800.00
25 "	New Britain National,	New Britain,		2,500.00	2,500.00	3,500.00
50 "	Mechanics	"		5,000.00	5,000.00	5,000.00
10 "	First	Middletown,		1,000.00	1,000.00	1,000.00
12 "	Central	"		900.00	900.00	1,000.00
5 "	First	Portland,		500.00	500.00	500.00
9 "	Rockville	Rockville,		900.00	900.00	900.00
35 "	Deep River	Deep River,		3,500.00	3,500.00	3,500.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
10 shares	First	National,	Meriden,	\$	1,000.00	1,000.00	1,000.00
20 "	Home	"	"		2,000.00	2,000.00	2,000.00
38 "	First	"	Wallingford,		3,800.00	3,800.00	3,800.00
30 "	Nat. Pahquioque,		Danbury,		3,000.00	3,000.00	3,000.00
50 "	Fourth National,		Waterbury,		5,000.00	5,000.00	5,500.00
130 "	Manufacturers National,		"		13,000.00	13,000.00	16,000.00
24 "	Hartford Trust Co.,		Hartford,		2,400.00	2,400.00	3,000.00
25 "	Conn. Trust & Safe D. Co.,		"		2,500.00	2,500.00	4,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,096; total amount,	\$753,731.42
2	Number of depositors having \$1,000 and not over \$2,000,	333; total amount,	443,374.83
3	Number of depositors having over \$2,000 and not over \$10,000,	131; total amount,	373,670.17
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,560; total deposits,	\$1,570,776.42
6	Largest amount due a single depositor,		6,939.08
7	Number of accounts opened during the year, 685; number closed, 610.		
8	Amount of income received during the year,		86,610.95
9	Amount of dividends declared during the year,		66,253.16
10	Amount deposited, including interest credited, the past year,		448,049.40
11	Amount withdrawn during the year,		366,730.60
12	Increase of deposits the past year,		81,318.80
13	Amount carried to surplus during the year,		5,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4½ per cent. on accounts up to \$2,000; 4 per cent. on the excess above \$2,000 on any account; when paid, January 1st and July 1st.		
17	State tax during the past year,		3,644.83
18	Total office expenses the past year, including salaries,		3,449.97
19	Net amount of income during the year from real estate owned,		760.37
20	What assets, if any, yielding no income during the year?		100.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		40,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS.—President, Henry A. Seymour; Treasurer, Miles Lewis Peck; Directors or Trustees, Elbert E. Thorpe, Edward B. Dunbar, Julius R. Mitchell, Lester Goodenough, Nathan L. Birge, Edward N. Pierce, Gad Norton, David S. Miller, Dan A. Miller, Judah W. Clark.

BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$395,430.00	Whole Amount of Deposits, \$868,305.36	
Loans on Collateral Security, . . .	117,375.00	Surplus Account, . . .	20,000.00
Town, City, and Corporation Bonds, . . .	103,500.00	Interest Account, . . .	8,209.22
Town and County Notes and Orders, . . .	25,300.00	Profit and Loss Account, . . .	4,283.27
Railroad Bonds, . . .	191,000.00	Rent Account, . . .	8.00
Bank Stocks in Connecticut, . . .	33,000.00		
Real Estate by Foreclosure, . . .	8,981.33		
Expense Account, . . .	201.94		
Expense on Real Estate and Taxes, . . .	3,750.47		
Cash in Bank, . . .	19,000.42		
Cash on hand, . . .	3,266.69		
Total Assets, . . .	\$900,805.85	Total Liabilities, . . .	\$900,805.85

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Brooklyn, \$	5,500.00	5,500.00	5,500.00
Plainfield,	9,000.00	9,000.00	9,000.00
Canterbury,	1,300.00	1,300.00	1,300.00
County of Windham,	9,500.00	9,500.00	9,500.00
TOWN, CITY AND CORPORATION BONDS.			
Town of Norwalk, Conn., 4s, 1891-1921,	10,000.00	10,000.00	10,200.00
Borough of Willimantic, Conn., 4s, 1904,	10,000.00	10,000.00	10,200.00
City of Meriden, Conn., 4s, 1913,	5,000.00	5,000.00	5,150.00
" Cincinnati, Ohio, 7 ³ / ₁₀ s, 1902,	10,000.00	13,000.00	13,000.00
" " " 7s, 1908,	6,000.00	7,700.00	7,700.00
" " " 6s, 1906,	4,000.00	4,800.00	4,800.00
" Columbus, " 4s, 1910,	5,000.00	5,000.00	5,100.00
" St. Louis, Mo., 4s, 1905,	13,000.00	13,000.00	13,260.00
" Duluth, Minn., 4s, 1921,	10,000.00	10,000.00	10,200.00
" Sioux City, Iowa, 4 ¹ / ₂ s, 1909,	5,000.00	5,000.00	5,000.00
" Bath, Me., 4s, 1911-1921,	15,000.00	15,000.00	15,000.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,100.00
RAILROAD BONDS.			
Chicago and Northwestern:—			
Madison Extension, 7s, 1911, .	19,000.00	25,000.00	25,000.00
Menominee " 7s, 1911, .	20,000.00	26,000.00	26,000.00

BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern, continued:—			
Northwestern Union, 7s, 1917, . \$	25,000.00	32,000.00	33,000.00
Ottumwa, C.F. & S. Paul, 5s, 1909, .	20,000.00	20,000.00	21,400.00
Sinking Fund, 6s, 1929, .	11,000.00	11,000.00	12,650.00
Iowa Division, 4½s, 1902, .	5,000.00	5,000.00	5,000.00
Chicago, Milwaukee & St. Paul:—			
Wisconsin Valley Div., 7s, 1909, .	8,500.00	10,000.00	10,000.00
Chicago & Pacific “ 6s, 1910, .	16,000.00	18,000.00	18,400.00
Mineral Point “ 5s, 1910, .	10,000.00	10,000.00	10,000.00
Shamokin Val. & Pottsville, 7s, 1901, .	8,000.00	9,000.00	10,000.00
Evansville & Terre Haute, 5s, 1930, .	5,000.00	5,000.00	5,150.00
Staten Island R. R., 5s, 1943, .	10,000.00	10,000.00	10,000.00
Sunb'y, Wilksbr. & Hazlet'n, 5s, 1928, .	10,000.00	10,000.00	10,000.00
BANK STOCKS.			
100 shares Windham Co. National, Brooklyn, .	10,000.00	11,000.00	10,000.00
10 “ First “ Killingly, .	1,000.00	1,000.00	1,000.00
40 “ “ “ Norwich, .	4,000.00	4,000.00	4,000.00
50 “ Second “ “ .	5,000.00	6,000.00	6,000.00
25 “ Merchants “ “ .	2,500.00	2,500.00	2,750.00
30 “ Thames “ “ .	3,000.00	4,000.00	4,800.00
25 “ First “ Meriden, .	2,500.00	2,700.00	3,000.00
10 “ Home “ “ .	1,000.00	1,300.00	1,250.00
5 “ Second “ New Haven, .	500.00	500.00	850.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,697; total amount,	\$395,158.55
2	Number of depositors having \$1,000 and not over \$2,000, .	204; total amount,	266,968.74
3	Number of depositors having over \$2,000 and not over \$10,000, .	63; total amount,	206,178.07
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,964; total deposits,	\$868,305.36
6	Largest amount due a single depositor,		9,975.46
7	Number of accounts opened during the year, 252, number closed, 202.		
8	Amount of income received during the year,		42,847.14
9	Amount of dividends declared during the year,		32,540.49
10	Amount deposited, including interest credited, the past year,		137,296.83
11	Amount withdrawn during the year,		104,670.39
12	Increase of deposits the past year,		32,626.44
13	Amount carried to surplus or profit and loss during the year,		6,280.17
14	Amount of paper past due,		None.

BROOKLYN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent. ; when paid, March and September 1st.	
17	State tax during the past year,	\$1,931.87
18	Total office expenses the past year, including salaries,	2,268.26
19	Net amount of income during the year from real estate owned,	8.00
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society or corporation,	25,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS.—President, Marvin H. Sanger; Treasurer, Clarence A. Potter; Directors or Trustees, M. H. Sanger, John Palmer, David Greenslit, C. A. Potter, Alfred Pray, F. E. Baker, E. H. Fuller, John Waldo, A. B. Sprague, Wm. H. Burnham.

THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATTWOOD, Treasurer.

INCORPORATED, 1891.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$80,150.00	Whole Amount of Deposits, \$107,397.42	
Loans on Collateral Security, . . .	10,580.00	Surplus Account, . . .	800.00
Town, City, and Borough Notes and Orders, . . .	1,500.00	Profit and Loss, . . .	834.73
Bank Stocks in Connecticut, . . .	14,336.00		
Cash in Bank, . . .	2,466.15		
Total Assets, . . .	\$109,032.15	Total Liabilities, . . .	\$109,032.15

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTE.			
Town of New Britain (Cemetery), \$	1,500.00	1,500.00	1,500.00
BANK STOCKS.			
10 shares Aetna National of Hartford, . . .	1,000.00	1,250.00	1,250.00
15 " New Britain National, . . .	1,500.00	2,400.00	2,400.00
22 " First National of Wallingford, . . .	2,200.00	2,376.00	2,376.00
20 " Southington National, . . .	2,000.00	2,160.00	2,160.00
50 " Home National of Meriden, . . .	5,000.00	6,150.00	6,150.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	370; total amount,	\$54,352.15
2	Number of depositors having \$1,000 and not over \$2,000, . . .	34; total amount,	46,696.56
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	3; total amount,	6,348.71
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	407; total deposits,	\$107,397.42
6	Largest amount due a single depositor, . . .		2,141.77
7	Number of accounts opened during the year, 230; number closed, 98.		
8	Amount of income received during the year, . . .		5,313.31
9	Amount of dividends declared during the year, . . .		3,549.43
10	Amount deposited, including interest credited, the past year, . . .		89,247.51
11	Amount withdrawn during the year, . . .		44,776.81
12	Increase of deposits the past year, . . .		44,470.70
13	Amount carried to surplus or profit and loss during the year, . . .		600.00
14	Amount of paper past due, . . .		None.

THE BURRITT SAVINGS BANK, NEW BRITAIN.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent; when paid, 2 per cent. April 1, 1893, $2\frac{1}{2}$ per cent. October 1, 1893.	
17	State tax during the past year,	\$31.41
18	Total office expenses the past year, including salaries,	315.16
19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	15,000.00
23	Date of annual meeting for choice of officers, January.	

OFFICERS.—President, L. Hoyt Pease; Treasurer, W. E. Attwood; Directors or Trustees, T. B. Wilcox, D. C. Judd, R. G. Hibbard, Dennis Riordan, Fred. A. Berg, Ira E. Hicks, Isaac Porter, F. L. Hungerford.

CANAAN SAVINGS BANK.

JOSEPH W. PEET, Treasurer.

INCORPORATED, 1872

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$35,210.00	Whole Amount of Deposits, \$167,934.00	
Loans on Collateral Security, . . .	2,411.10	Surplus Account, . . .	6,060.23
Loans on Personal Sec'ty only, . . .	12,522.00	Interest Account, . . .	3,265.53
Town, City, and Corp'n B'ds, . . .	69,000.00		
Town, City, and Borough			
Notes and Orders, . . .	3,500.00		
Railroad Bonds, . . .	34,259.11		
Bank Stocks in Connecticut, . . .	3,500.00		
Bank Stocks in other States, . . .	5,097.50		
Cash in Bank, . . .	5,212.69		
Cash on hand, . . .	6,547.36		
Total Assets, . . .	\$177,259.76	Total Liabilities, . . .	\$177,259.76

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of No. Canaan, \$	3,500.00	3,500.00	3,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Danbury, Conn., 4s, 1911,	8,000.00	8,000.00	8,400.00
Norwalk, " 4s, 1927,	5,000.00	5,000.00	5,250.00
New Haven, " 4s, 1897,	2,000.00	2,000.00	2,100.00
Middletown, " 3 ⁶⁵ / ₁₀₀ s, 1909,	2,000.00	2,000.00	2,100.00
Birmingham, " 4s, 1903,	5,000.00	5,000.00	5,250.00
Windham, " 3 ¹ / ₂ s, 1906,	4,000.00	4,000.00	4,200.00
Waterbury, " 4s, 1904,	3,000.00	3,000.00	3,150.00
No. Canaan, " 3 ¹ / ₂ s, 1901,	30,000.00	30,000.00	30,000.00
Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,250.00
Worcester, Mass., 4s, 1938,	5,000.00	5,000.00	5,500.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1900,	2,000.00	2,000.00	2,100.00
New York Central & Hudson River, 7s, 1904,	10,000.00	13,295.00	12,250.00
Chicago, R. I. & Pacific, 6s, 1915,	10,000.00	12,793.75	12,500.00
New London Northern, 4s, 1910,	4,000.00	4,105.44	4,105.44
Old Colony, 4s, 1938,	2,000.00	2,064.92	2,064.92
BANK STOCKS.			
35 shares National Iron,	3,500.00	3,500.00	4,375.00
10 " Central National, New York,	1,000.00	997.50	1,300.00
10 " Fourth " "	1,000.00	1,000.00	2,000.00
31 " American Exc. " "	3,100.00	3,100.00	4,650.00
5 " Metropolitan " "	.....	.....	25.00

CANAAN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	661; total amount,	\$117,630.04
2	Number of depositors having \$1,000 and not over \$2,000,	25; total amount,	31,938.51
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	18,365.45
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	694; total deposits,	\$167,934.00
6	Largest amount due a single depositor,		3,405.01
7	Number of accounts opened during the year, 153; number closed,	116.	
8	Amount of income received during the year,		7,892.34
9	Amount of dividends declared during the year,		6,129.96
10	Amount deposited, including interest credited, the past year,		58,011.86
11	Amount withdrawn during the year,		54,880.82
12	Increase of deposits the past year,		3,131.04
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		240.04
18	Total office expenses the past year, including salaries,		636.25
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year?		3,627.00
21	Are all loans upon real estate secured by first mortgage?	As far as known.	
22	Largest amount loaned to one individual company, society, or corporation,		2,600.00
23	Date of annual meeting for choice of officers, 2d Tuesday in July.		

OFFICERS. — President, John B. Reed; Treasurer, Joseph W. Peet; Directors or Trustees, D. L. Freeman, G. L. Parsons, John B. Reed, Samuel A. Bennett, George S. Fuller, Joseph W. Peet.

CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,286,047.00	Whole Amt. of Deposits, . . .	\$4,908,684.79
Loans on Collateral Security, . . .	806,053.45	Surplus Account, . . .	150,000.00
Loans on Personal Sec'y only, . . .	106,000.00	Interest Account, . . .	18,339.24
State Bonds, . . .	60,000.00	Profit and Loss Account, . . .	132,072.81
Town, City, and Corp. Bds., . . .	1,242,285.00	Rent Account, . . .	111.50
Town, City, and Borough Notes and Orders, . . .	48,197.00		
Railroad Bonds, . . .	1,304,000.00		
Bank Stocks in Connecticut, . . .	15,000.00		
Bank Stocks in other States, . . .	93,300.00		
Real Estate by Foreclosure, . . .	46,934.00		
Banking House, . . .	25,000.00		
Insurance Account, . . .	15.00		
Expense Account, . . .	786.95		
Cash in Bank, . . .	167,661.34		
Cash on hand, . . .	7,928.60		
Total Assets, . . .	\$5,209,208.34	Total Liabilities, . . .	\$5,209,208.34

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Connecticut 3s of 1910, \$	60,000.00	60,000.00	54,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, Conn.,	48,197.00	48,197.00	48,197.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Colchester, Conn, 4s, 1897,	20,000.00	20,000.00	19,000.00
“ Greenwich, “ 4s, 1912,	160,000.00	160,000.00	155,200.00
“ Old Saybrook, “ 5s, 1894,	16,000.00	16,000.00	16,000.00
“ Preston, “ 4s, 1906,	40,000.00	40,000.00	38,400.00
“ Vernon, “ 3s, 1906,	60,000.00	60,000.00	54,000.00
City of Cincinnati, Ohio, Gold, 6s, 1906,	69,000.00	69,000.00	78,315.00
“ “ “ Currency, 6s, 1909,	27,000.00	27,000.00	30,780.00
“ “ “ “ 7s, 1902,	2,000.00	2,000.00	2,300.00
“ “ “ “ 7s, 1904,	12,000.00	12,000.00	13,920.00
“ “ “ “ 7s, 1908,	3,000.00	3,000.00	3,510.00
“ “ “ “ 7 ³ / ₁₀ s, 1902,	22,000.00	22,000.00	26,070.00
“ “ “ “ 7 ³ / ₁₀ s, 1906,	25,000.00	25,000.00	30,000.00
“ “ “ “ 7 ³ / ₁₀ s, 1898,	11,000.00	11,000.00	12,760.00
“ Chicago, Ill., 4s, 1921,	100,000.00	100,000.00	97,000.00
“ Columbus, Ohio, 6s, 1898,	43,000.00	43,000.00	44,290.00

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
City of Columbus, Ohio,	6s.	1911,	\$	50,000.00	50,000.00	52,000.00
" " "	5s.	1910,		10,000.00	10,000.00	10,400.00
" " "	4s.	1910,		33,000.00	32,835.00	31,350.00
" Denver, Col.,	5s.	1906,		20,000.00	20,000.00	20,200.00
" Duluth, Minn.,	4s.	1921,		30,000.00	27,450.00	27,000.00
" " "	4½s.	1922,		20,000.00	20,000.00	19,000.00
" Kansas City, Mo.,	4s.	1910,		25,000.00	25,000.00	23,000.00
" Minneapolis, Minn.,	4s.	1919,		25,000.00	25,000.00	23,000.00
" " "	4s.	1919,		25,000.00	25,000.00	23,000.00
" " "	4½s.	1917,		100,000.00	100,000.00	97,000.00
" Lakeside, Minn.,	7s.	1893-7,		47,000.00	47,000.00	47,000.00
" Newark, N. J.,	4s.	1922,		75,000.00	75,000.00	71,250.00
" St. Paul, Minn.,	4s.	1919,		150,000.00	150,000.00	139,500.00
" Wichita, Kan.,	5s.	1910,		25,000.00	25,000.00	23,750.00
RAILROAD BONDS.						
Albany & Susquehanna,	7s.	1906,		25,000.00	25,000.00	30,250.00
Buffalo, New York & Erie,	7s.	1916,		35,000.00	35,000.00	42,000.00
Central Ohio,	4½s.	1930,		100,000.00	100,000.00	98,000.00
Louisiana & Missouri River,	7s.	1900,		100,000.00	100,000.00	118,000.00
Chi., Mil. & St. Paul, Dubuque Div.,	6s.	1920,		10,000.00	10,000.00	11,100.00
Lacrosse & Davenport Division,	5s.	1919,		25,000.00	25,000.00	23,750.00
Southwestern	6s.	1909,		25,000.00	25,000.00	27,000.00
Wisconsin Valley,	7s.	1909,		35,000.00	35,000.00	42,700.00
Chicago & Northwestern,	7s.	1915,		30,000.00	30,000.00	40,462.50
Cedar Rapids & Missouri River,	7s.	1916,		35,000.00	35,000.00	43,400.00
Des Moines & Minneapolis,	7s.	1907,		16,000.00	16,000.00	19,520.00
Escanaba & Lake Superior,	6s.	1901,		50,000.00	50,000.00	53,000.00
Iowa Division,	4½s.	1902,		25,000.00	25,000.00	23,750.00
Madison Extension,	7s.	1911,		55,000.00	55,000.00	68,200.00
Menominee "	7s.	1911,		20,000.00	20,000.00	24,800.00
Milwaukee & Madison,	6s.	1905,		10,000.00	10,000.00	10,700.00
Northwest Union,	7s.	1917,		85,000.00	85,000.00	108,800.00
Ottumwa, Cedar Falls & St. Paul,	5s.	1909,		10,000.00	10,000.00	10,500.00
Cincinnati, Hamilton & Dayton,	6s.	1905,		5,000.00	5,000.00	5,400.00
Delaware & Bound Brook,	7s.	1905,		30,000.00	30,000.00	36,000.00
Delaware & Hudson Canal Co.,	7s.	1917,		35,000.00	35,000.00	45,500.00
Evansville & Terre Haute,	5s.	1930,		35,000.00	35,000.00	33,250.00
Iowa Falls & Sioux City,	7s.	1917,		25,000.00	25,000.00	29,500.00
Jeffersonville, Madison & Indianapolis,	7s.	1906,		13,000.00	13,000.00	14,105.00
Joliet & Northern Indiana,	7s.	1907,		50,000.00	50,000.00	60,000.00
Mineral Range,	5s.	1931,		25,000.00	25,000.00	22,500.00
Morris & Essex,	7s.	1914,		14,000.00	14,000.00	18,620.00
Naugatuck,	4s.	1913,		100,000.00	100,000.00	95,000.00
New York Central & Hudson River,	7s.	1903,		50,000.00	50,000.00	60,000.00
Pitts'b'h, McKeesp't & Youghiogh'y,	6s.	1932,		50,000.00	50,000.00	60,000.00
Rensselaer & Saratoga,	7s.	1921,		40,000.00	40,000.00	54,400.00
Southwest Pennsylvania,	7s.	1917,		56,000.00	56,000.00	71,120.00
Staten Island,	4½s.	1943,		30,000.00	30,000.00	29,400.00

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Syracuse, Binghamton & New York, 7s, 1906, \$	5,000.00	5,000.00	6,000.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	50,000.00	52,500.00
BANK STOCKS.			
150 shares Thames National, Norwich,	15,000.00	15,000.00	20,250.00
100 " American Exchange Nat., New York,	10,000.00	10,000.00	14,600.00
66 " Central " "	6,600.00	6,600.00	8,580.00
100 " Commerce " "	10,000.00	10,000.00	16,500.00
100 " Continental " "	10,000.00	10,000.00	12,500.00
10 " Corn Exchange, " "	1,000.00	1,000.00	2,450.00
120 " Fourth " "	12,000.00	12,000.00	22,200.00
60 " Hanover " "	6,000.00	6,000.00	18,000.00
30 " Importers and Traders " "	3,000.00	3,000.00	16,500.00
100 " Merchants " "	5,000.00	5,000.00	7,000.00
100 " Merchants Exchange " "	5,000.00	5,000.00	6,000.00
90 " Nassau, " "	4,500.00	4,500.00	7,200.00
25 " New York, N. B. A., " "	2,500.00	2,500.00	5,500.00
40 " Ninth " "	4,000.00	4,000.00	4,200.00
25 " Park " "	2,500.00	2,500.00	6,625.00
125 " Phenix " "	2,500.00	2,500.00	2,750.00
17 " Republic " "	1,700.00	1,700.00	2,550.00
70 " Shoe and Leather " "	7,000.00	7,000.00	7,350.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,674; total amount, \$1,193,120.68
2	Number of depositors having \$1,000 and not over \$2,000, .	886; total amount, 1,190,682.99
3	Number of depositors having over \$2,000 and not over \$10,000, .	572; total amount, 2,071,879.04
4	Number of depositors having over \$10,000,	24; total amount, 453,002.08
5	Total number of depositors,	6,156; total deposits, \$4,908,684.79
6	Largest amount due a single depositor,	109,872.76
7	Number of accounts opened during the year, 810; number closed, 715.	
8	Amount of income received during the year,	270,738.29
9	Amount of dividends declared during the year,	188,885.53
10	Amount deposited, including interest credited, the past year,	996,691.40
11	Amount withdrawn during the year,	826,952.35
12	Increase of deposits the past year,	169,739.05
13	Amount carried to surplus or profit and loss during the year,	Nothing.
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, March and September.	
17	State tax during the past year,	11,182.58

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

18	Total office expenses the past year, including salaries,	\$10,738.77
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	4,250.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	100,000.00
23	Date of annual meeting for choice of officers, third Wednesday in September.	

OFFICERS. — President, Edward Harland; Vice-Presidents, John T. Wait, Frederick S. Camp, Orlando J. Lamb; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman; Directors, John P. Barstow, Oliver P. Avery, George D. Coit, Henry H. Gallup, David A. Billings, Wm. N. Blackstone, John C. Averill, Charles H. Preston, Oliver L. Johnson, Jr.

CHESTER SAVINGS BANK.

E. C. HUNGERFORD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$103,696.70	Whole Amount of Deposits, . . .	\$204,116.09
Loans on Collateral Security, . . .	5,357.00	Surplus Account, . . .	9,000.00
Loans on Personal Sec'ty only, . . .	4,398.00	Profit and Loss Account, . . .	2,844.60
Town, City, and Corp. Bonds, . . .	32,000.00		
Town, City, and Borough Notes and Orders, . . .	3,500.00		
School Dist. Notes and Orders, . . .	1,050.00		
Railroad Bonds, . . .	25,960.00		
Bank Stocks in Connecticut, . . .	23,675.00		
Bank Stocks in other States, . . .	7,407.50		
Real Estate by Foreclosure, . . .	5,022.84		
Office Furniture, . . .	300.00		
Expense Account, . . .	18.95		
Cash in Bank, . . .	2,962.19		
Cash on hand, . . .	612.51		
Total Assets, . . .	\$215,960.69	Total Liabilities, . . .	\$215,960.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, Conn., \$	3,500.00	3,500.00	3,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, gold, . . . 6s, 1909,	3,000.00	3,000.00	3,450.00
Cincinnati, " currency, . . . 6s, 1906,	3,000.00	3,000.00	3,450.00
Columbus, " 6s, 1896,	3,000.00	3,000.00	3,000.00
Columbus, " 4s, 1902	3,000.00	3,000.00	2,850.00
Wichita, Kansas, 6s, 1894,	5,000.00	5,000.00	5,000.00
Trenton, New Jersey, 4s, 1900,	3,000.00	3,000.00	3,000.00
Louisville, Kentucky, 7s, 1903,	3,000.00	3,000.00	3,540.00
Dubuque, Iowa, 5s, 1899,	3,000.00	3,000.00	3,000.00
Lexington, Kentucky, 4½s, 1920,	3,000.00	3,000.00	3,030.00
Kansas City, Missouri, 8s, 1896,	3,000.00	3,000.00	3,210.00
RAILROAD BONDS.			
Chic. & Northwest'n:—Menom. Ex., 7s, 1911,	3,000.00	3,360.00	3,750.00
Chic., Mil. & St. P.:—Dubuque Div., 7s, 1920,	3,000.00	3,000.00	3,360.00
Atchison, Topeka & Santa Fe, 4s, 1899,	5,000.00	4,000.00	3,600.00
Central Ohio, 4½s, 1930,	6,000.00	6,000.00	6,000.00
Mineral Range, 5s, 1931,	3,000.00	3,000.00	3,000.00
Chicago & Tomah, 6s, 1905,	3,000.00	3,000.00	3,450.00
Chicago & Northwestern, 6s, 1929,	3,000.00	3,600.00	3,330.00

CHESTER SAVINGS BANK.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
80	shares Deep River Nat'l, Deep River, Conn., \$	8,000.00	10,000.00	9,600.00
25	" First National, Middletown, . . .	2,500.00	2,500.00	2,625.00
20	" Nat'l Bk of N. Engl'd, E. Haddam, Conn.,	2,000.00	2,405.00	2,200.00
25	" City, Hartford, . . .	2,500.00	2,130.00	2,400.00
24	" National Exchange, Hartford, . . .	1,200.00	1,440.00	1,464.00
35	" Home National, Meriden, . . .	3,500.00	4,200.00	4,270.00
20	" Saybrook Bank, Essex, . . .	1,000.00	1,000.00	1,000.00
20	" Central National, New York City, . . .	2,000.00	2,081.25	2,500.00
24	" Merchants Ex. Nat'l, . . .	1,200.00	1,200.00	1,560.00
11	" Fourth National, . . .	1,100.00	1,126.25	2,145.00
25	" Western National, . . .	2,500.00	3,000.00	2,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	722; total amount,	\$108,466.86
2	Number of depositors having \$1,000 and not over \$2,000, . . .	42; total amount,	59,282.39
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	12; total amount,	36,366.84
4	Number of depositors having over \$10,000, . . .	00; total amount,	00
5	Total number of depositors, . . .	776; total deposits,	\$204,116.09
6	Largest amount due a single depositor, . . .		5,967.00
7	Number of accounts opened during the year, 86; number closed, 42.		
8	Amount of income received during the year, . . .		11,967.59
9	Amount of dividends declared during the year, . . .		8,556.86
10	Amount deposited, including interest credited, the past year, . . .		35,860.98
11	Amount withdrawn during the year, . . .		20,757.57
12	Increase of deposits the past year, . . .		15,103.41
13	Amount carried to surplus or profit and loss during the year, . . .		1,000.00
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4½ per cent; when paid, 2½ February 1st, and 2½ August 1st.		
17	State tax during the past year, . . .		333.28
18	Total office expenses the past year, including salaries, . . .		961.76
19	Net amount of income during the year from real estate owned, . . .		Nothing.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		1,850.00
23	Date of annual meeting for choice of officers, second Monday in July.		

OFFICERS. — President, Charles L. Griswold; Treasurer, Edward C. Hungerford; Directors, George W. Smith, George Jones, S. W. Turner, Fisk Shailer, C. G. Ladd, John W. Marvin, C. N. Smith, E. C. Hungerford.

CITIZENS SAVINGS BANK, STAMFORD.

HENRY V. RIKER, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$986,397.00	Whole Amt. of Deposits, \$1,620,410.57
Loans on Collateral Security, 188,517 00	Surplus Account, . . 60,000.00
Loans on Personal Sec'y only, 19,900.00	Interest Account, . . 6,901.88
United States Bonds, . . 50,000.00	
Town, City, and Corp. Bonds, 135,000.00	
Town, City, and Borough	
Notes and Orders, . . 21,000.00	
Railroad Bonds, . . 160,000.00	
Bank Stocks in Connecticut, 60,000.00	
Bank Stocks in Other States, 32,000.00	
Cash in Bank, . . . 34,498.45	
Total Assets, . . . \$1,687,312.45	Total Liabilities, . . \$1,687,312.45

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	50,000.00	50,000.00	55,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS			
Stamford Borough, Notes,	20,000.00	20,000.00	20,000.00
Darien Town, Orders,	1,000.00	1,000.00	1,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Norwalk Borough, 4s, 1926, . .	50,000.00	50,000.00	50,000.00
Stamford Borough, 4s, 1906, . .	20,000.00	20,000.00	20,000.00
Cincinnati City, 7 ⁸ / ₁₀ s, 1906, . .	1,000.00	1,000.00	1,200.00
Paterson City, 5s, 1911, . .	14,000.00	14,000.00	14,000.00
New York City, 6s, 1905, . .	10,000.00	10,000.00	12,500.00
Brooklyn City, 6s, 1924, . .	10,000.00	10,000.00	15,000.00
Middletown City, 6s, 1901, . .	10,000.00	10,000.00	11,000.00
Chicago City, 4s, 1921, . .	20,000.00	20,000.00	20,000.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903,	20,000.00	20,000.00	21,000.00
Chicago, Rock Island & Pacific, 6s, 1917,	30,000.00	30,000.00	36,000.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,500.00
Pittsburgh, Fort Wayne & Chicago, 7s, 1912,	10,000.00	10,000.00	13,500.00
Chic. & N'thw't'n, Menominee Ex., 7s, 1911,	10,000.00	10,000.00	13,000.00
New York & Harlem, 7s, 1900,	50,000.00	50,000.00	59,000.00
New York Central, 7s, 1903,	30,000.00	30,000.00	36,000.00

CITIZENS SAVINGS BANK, STAMFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
52 shares	Stamford National,	\$ 1,560.00	2,000.00	2,600.00
321	“ First “ Stamford,	32,100.00	52,000.00	72,225.00
20	“ First “ South Norwalk,	2,000.00	2,000.00	2,200.00
20	“ City “ “ “	2,000.00	2,000.00	2,200.00
20	“ National, Norwalk,	2,000.00	2,000.00	2,200.00
20	“ Western National, New York,	2,000.00	2,000.00	2,200.00
100	“ Fourth “ “ “	10,000.00	10,000.00	20,000.00
100	“ American Exchange Nat., New York,	10,000.00	10,000.00	15,000.00
100	“ National Park, New York,	10,000.00	10,000.00	30,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,862; total amount,	\$561,645.64
2	Number of depositors having \$1,000 and not over \$2,000,	311; total amount,	418,769.21
3	Number of depositors having over \$2,000 and not over \$10,000,	163; total amount,	580,158.25
4	Number of depositors having over \$10,000,	5; total amount,	59,837.47
5	Total number of depositors,	3,341; total deposits,	\$1,620,410.57
6	Largest amount due a single depositor,		16,212.28
7	Number of accounts opened during the year, 555; number closed, 535.		
8	Amount of income received during the year,		94,643.06
9	Amount of dividends declared during the year,		63,257.04
10	Amount deposited, including interest credited, the past year,		472,052.78
11	Amount withdrawn during the year,		467,197.44
12	Increase of deposits the past year,		4,855.34
13	Amount carried to surplus or profit and loss during the year,		10,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		4,032.96
18	Total office expenses the past year, including salaries,		6,141.56
19	Net amount of income during the year from real estate owned,		Nothing.
20	What assets, if any, yielding no income during the year,		500.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		35,500.00
23	Date of annual meeting for choice of officers, first Thursday in July.		

OFFICERS. — President, Charles Gaylor; Treasurer, Henry V. Riker; Directors or Trustees, Charles Gaylor, John P. Hamilton, William D. Smith, Joseph D. Warren, William Hoyt, Henry V. Riker.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLIAM B. HINCKS, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,658,675 00	Whole Amt. of Deposits, \$3,291,814.98
Loans on Collateral Security, 62,400.00	Surplus Account, . . 108,000 00
Loans on Personal Sect'y only, 10,000.00	Interest Account, . . 60,882.87
Town, City, and Corp. Bonds, 482,000.00	Premium Account, . . 28,015.83
School Dist. Notes and Orders, 8,300.00	
Railroad Bonds, . . 792,000.00	
Bank Stocks in Connecticut, 212,780.00	
Bank Stocks in other States, 3,250.00	
Banking House, . . 44,300.00	
Cash in Bank, . . 154,446.71	
Cash on hand, . . 60,561.97	
Total Assets, . . \$3,488,713.68	Total Liabilities, . \$3,488,713.68

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, town of Stratford, . . \$	8,300.00	8,300.00	8,300.00
TOWN, CITY, AND CORPORATION BONDS.			
Chicago, 7s, 1895, . . .	5,000.00	5,000.00	5,300.00
" 4s, 1921, . . .	25,000.00	25,000.00	25,000.00
Cincinnati, 6s, 1906, . . .	50,000.00	50,000.00	60,000.00
" 5s, 1910, . . .	50,000.00	50,000.00	56,000.00
Columbus, 4s, 1910, . . .	35,000.00	35,000.00	35,000.00
Denver, 5s, 1903, . . .	15,000.00	15,000.00	15,000.00
Duluth, 4s, 1921, . . .	10,000.00	10,000.00	10,000.00
Huntington School District, 4s, 1906, . . .	25,000.00	25,000.00	25,000.00
Kansas City, 4s, 1910, . . .	50,000.00	50,000.00	50,000.00
Louisville, 4s, 1930, . . .	10,000.00	10,000.00	10,000.00
Minneapolis, 4s, 1917, . . .	50,000.00	50,000.00	50,000.00
St. Louis, 6s, 1905, . . .	22,000.00	22,000.00	26,000.00
" 4s, 1912, . . .	50,000.00	50,000.00	50,000.00
St. Paul, 4s, 1920, . . .	25,000.00	25,000.00	25,000.00
Trenton, 4s, 1913, . . .	35,000.00	35,000.00	35,000.00
Wallingford Borough, 4s, 1902, . . .	25,000.00	25,000.00	25,000.00
RAILROAD BONDS.			
Central Ohio, 4½s, 1930, . . .	65,000.00	65,000.00	66,300.00
Chicago & Northwestern:—			
Chicago & Tomah, 6s, 1905, . . .	50,000.00	50,000.00	57,000.00
Des Moines & Minneapolis, 7s, 1907, . . .	30,000.00	30,000.00	37,000.00
Madison Extension, 7s, 1911, . . .	30,000.00	30,000.00	37,000.00
Milwaukee & Madison, 6s, 1905, . . .	30,000.00	30,000.00	33,000.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Milwaukee, 7s, 1903, . . .	15,000.00	15,000.00	18,900.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTIONS.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
C., M. & St. P.—Dubuque division,	6s,	1920,	\$	40,000.00	40,000.00	46,000.00
Wisconsin Valley,	7s,	1909,		12,000.00	12,000.00	15,000.00
Chicago, Rock Island & Pacific,	6s,	1917,		100,000.00	100,000.00	122,000.00
Delaware & Hudson Canal Co.,	7s,	1917,		40,000.00	40,000.00	52,000.00
Illinois Central :—						
Gold,	4s,	1951,		50,000.00	50,000.00	52,000.00
Middle division,	5s,	1921,		50,000.00	50,000.00	56,000.00
Springfield division,	6s,	1898,		25,000.00	25,000.00	26,000.00
New London Northern,	4s,	1910,		25,000.00	25,000.00	25,000.00
New York Central & Hudson Riv.,	7s,	1903,		100,000.00	100,000.00	120,000.00
New York & Long Branch,	5s,	1931,		5,000.00	5,000.00	5,500.00
New York, New Haven & Hartford :—						
Danbury & Norwalk,	5s,	1920,		50,000.00	50,000.00	58,000.00
New York, Prov. & Boston,	4s,	1942,		25,000.00	25,000.00	25,000.00
Syracuse, Binghamton & N. York,	7s,	1906,		25,000.00	25,000.00	32,000.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	28,000.00
BANK STOCKS.						
80 shares	Birmingham National,	Birmingham,		8,000.00	8,000.00	14,400.00
566 "	Bridgeport	Bridgeport,		28,300.00	49,500.00	48,110.00
72 "	City	"		7,200.00	7,200.00	10,800.00
170 "	Connecticut	"		17,000.00	17,000.00	25,500.00
185 "	First	"		18,500.00	33,000.00	33,000.00
21 "	Pequonnock	"		2,100.00	2,100.00	3,000.00
100 "	Danbury	Danbury,		10,000.00	10,000.00	13,000.00
38 "	Citizens	Waterbury,		3,800.00	3,800.00	5,320.00
20 "	Manufacturers	"		2,000.00	2,000.00	2,700.00
209 "	Waterbury	"		10,450.00	10,450.00	20,900.00
25 "	Deep River	Deep River,		2,500.00	2,500.00	3,125.00
100 "	First	Litchfield,		10,000.00	10,000.00	12,500.00
100 "	Meriden	Meriden,		10,000.00	10,000.00	13,500.00
100 "	Home	"		10,000.00	10,000.00	12,200.00
50 "	First	"		5,000.00	5,000.00	5,900.00
100 "	Merchants	New Haven,		5,000.00	5,000.00	5,000.00
12 "	National,	"		1,200.00	1,200.00	2,160.00
68 "	Second	"		6,800.00	12,000.00	12,000.00
22 "	Iron	Falls Village,		2,200.00	2,200.00	2,640.00
61 "	Stamford	Stamford,		1,830.00	1,830.00	3,300.00
39 "	Westport	Westport,		3,900.00	3,900.00	4,095.00
13 "	Middlesex County Nat.,	Middletown,		1,300.00	1,300.00	1,300.00
31 "	Thames National,	Norwich,		3,100.00	4,800.00	4,800.00
130 "	National Broadway,	New York,		3,250.00	3,250.00	6,500.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,028; total amount,	\$1,639,365.77
2	Number of depositors having \$1,000 and not over \$2,000,	908; total amount,	1,251,261.41
3	Number of depositors having over \$2,000 and not over \$10,000,	164; total amount,	390,460.82
4	Number of depositors having over \$10,000,	1; total amount,	10,726.98
5	Total number of depositors,	8,096; total deposits,	\$3,291,814.98
6	Largest amount due a single depositor,		10,726.98
7	Number of accounts opened during the year, 1,522; number closed, 1,500.		
8	Amount of income received during the year,		182,761.86
9	Amount of dividends declared during the year,		127,270.96
10	Amount deposited, including interest credited, the past year,		889,228.94
11	Amount withdrawn during the year,		889,942.07
12	Decrease of deposits the past year,		713.13
13	Amount carried to surplus or profit and loss during the year,		Nothing.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent. ;* when paid, January and July.		
17	State tax during the past year,		8,160.66
18	Total office expenses the past year, including salaries,		9,053.36
19	Net amount of income during the year from real estate owned,		408.91
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		50,900.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS.—President, Horace Nichols; Vice-Presidents, David F. Hollister, Courtland Kelsey, David M. Read, John M. Wheeler; Treasurer, William B. Hincks; Assistant Treasurer, William N. Middlebrook; Trustees, W. P. Abernethy, C. K. Averill, Edwin Banks, Geo. K. Birdsey, Chas. B. Buckingham, Burr Curtis, Horace F. Hatch, Wm. B. Hincks, D. F. Hollister, Courtland Kelsey, Edward A. Lewis, W. N. Middlebrook, Horace Nichols, David M. Read, Frank B. Sammis, John M. Wheeler.

* Four per cent. on deposits of \$2,000 and under, and 3 per cent. on excess over \$2,000.

CITY SAVINGS BANK, MERIDEN.

FLOYD CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$676,045.00	Whole Amt. of Deposits, . \$1,288,147.47
Loans on Collateral Security, 190,000.00	Surplus Account, . . . 40,000.00
Loans on Personal Sec'y only, 50,185.00	Interest Account, . . . 7,116.73
Town, City, and Corp. Bonds, 20,000.00	Profit and Loss Account, . 64.34
School Dist. Notes and Orders, 3,500.00	
Railroad Bonds, . . . 78,750.00	
Bank Stocks in Connecticut, 182,000.00	
Bank Stocks in other States, 19,620.00	
Tax Account, . . . 1,487.33	
Expense Account, . . . 810.59	
Cash in Bank, . . . 112,930.62	
Total Assets, . . \$1,335,328.54	Total Liabilities, . \$1,335,328.54

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Corner School District, Meriden, Conn., . . \$	3,500.00	3,500.00	3,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Meriden, Conn., 4s, 1911, . . .	20,000.00	20,000.00	20,000.00
RAILROAD BONDS.			
Central Ohio, 4½s, 1930,	50,000.00	50,000.00	50,000.00
Chicago, Burlington & Quincy, 7s, 1903,	25,000.00	28,750.00	28,750.00
BANK STOCKS.			
750 shares First National, Meriden, Conn.,	75,000.00	75,000.00	86,250.00
500 " Home " " "	50,000.00	50,000.00	60,000.00
131 " Meriden " " "	13,100.00	13,100.00	17,685.00
162 " National, Norwalk, "	16,200.00	16,200.00	17,820.00
20 " Fairfield County, " "	2,000.00	2,000.00	2,000.00
25 " First National, South " "	2,500.00	2,500.00	2,500.00
104 " Second " New Haven, "	10,400.00	10,400.00	17,680.00
3 " First " Middletown, "	300.00	300.00	300.00
60 " Southington Nat'l, Southington, "	6,000.00	6,000.00	6,600.00
50 " Mechanics " New Britain, "	5,000.00	5,000.00	5,500.00
15 " New Britain " " "	1,500.00	1,500.00	2,250.00
66 " Nat'l Bk. of No. America, New York,	4,620.00	4,620.00	6,930.00
200 " Merchants Exchange Nat'l, " "	10,000.00	10,000.00	12,000.00
50 " Western National, " "	5,000.00	5,000.00	6,000.00

CITY SAVINGS BANK, MERIDEN. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,894; total amount,	\$510,928.86
2	Number of depositors having \$1,000 and not over \$2,000,	276; total amount,	369,824.85
3	Number of depositors having over \$2,000 and not over \$10,000,	123; total amount,	396,856.27
4	Number of depositors having over \$10,000,	1; total amount,	10,537.49
5	Total number of depositors,	3,294; total deposits,	\$1,288,147.47
6	Largest amount due a single depositor,		10,537.49
7	Number of accounts opened during the year,	541; number closed,	442.
8	Amount of income received during the year,		68,349.34
9	Amount of dividends declared during the year,		54,327.88
10	Amount deposited, including interest credited, the past year,		383,338.29
11	Amount withdrawn during the year,		300,655.27
12	Increase of deposits the past year,		82,683.02
13	Amount carried to surplus or profit and loss during the year,		5,064.34
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July.		
17	State tax during the past year,		2,974.66
18	Total office expenses the past year, including salaries,		2,861.63
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		37,000.00
23	Date of annual meeting for choice of officers, second Monday in July.		

OFFICERS. — President, John D. Billard; Treasurer, Floyd Curtis; Directors or Trustees, Charles L. Rockwell, Seth J. Hall, William H. Miller, Charles L. Upham, John C. Byxbee, John Tait, Dexter W. Parker, Ratcliffe Hicks, W. H. Lyon, N. L. Bradley, Charles F. Linsley, William Lewis, Gilbert Rogers, H. L. Schleiter.

COLCHESTER SAVINGS BANK.

J. N. ADAMS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$130,631.55	Whole Amount of Deposits, \$341,844.89
Loans on Personal Sec'y only, 30,688.85	Surplus Account, . . . 6,500.00
Town, City, and Corp. Bonds, 60,000.00	Interest Account, . . . 384.33
Town, City, and Borough Notes and Orders, . . . 17,000.00	
School Dist. Notes and Orders, 81.47	
Railroad Bonds, . . . 24,500.00	
Ecclesiastical Society Orders, 2,760.62	
Bank Stocks in Connecticut, 40,700.00	
Safe and Furniture, . . . 1,200.00	
Expense Account, . . . 41.33	
Savings Banks Books, . . . 14,346.46	
Premium, 3,795.05	
Cash in Bank, 21,471.69	
Cash on hand, 1,512.19	
Total Assets, \$348,729.21	Total Liabilities, . . . \$348,729.21

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Colchester, Orders, \$	17,000.00	17,000.00	17,000.00
Ecclesiastical Society Orders,	2,760.62	2,760.62	2,760.62
SCHOOL DISTRICT NOTES AND ORDERS.			
School District Orders,	81.47	81.47	81.47
TOWN, CITY, AND CORPORATION BONDS.			
Town of Colchester Bonds, 4s,	25,000.00	25,000.00	25,000.00
Norwich City Bond, 5s,	1,000.00	1,000.00	1,000.00
Columbus City Bonds, 6s,	34,000.00	34,000.00	35,700.00
RAILROAD BONDS.			
Maple River, 7s,	1,000.00	1,000.00	1,000.00
Evansville & Terre Haute, 5s,	6,000.00	6,000.00	6,000.00
Terre Haute & Indianapolis, 5s,	11,000.00	11,000.00	11,000.00
The Sunbury, Hazelton & Wilkesbarre, 5s, .	6,500.00	6,500.00	6,500.00
BANK STOCKS.			
24 shares Rockville National,	2,400.00	2,400.00	2,640.00
120 " First " Norwich,	12,000.00	12,000.00	12,000.00
25 " Middlesex Co. " Middletown, . .	2,500.00	2,500.00	2,500.00

COLCHESTER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
20 shares	Merchants National, Norwich, . . . \$	2,000.00	2,000.00	2,200.00
25 "	Thames " " . . .	2,500.00	2,500.00	3,875.00
50 "	Second " " . . .	5,000.00	5,000.00	5,000.00
176 "	Uncas " " . . .	8,800.00	8,800.00	8,800.00
10 "	Windham " Willimantic, . . .	1,000.00	1,000.00	1,000.00
30 "	First " " . . .	3,000.00	3,000.00	3,330.00
2 "	New London City, . . .	200.00	200.00	200.00
8 "	Union, New London, . . .	800.00	800.00	800.00
5 "	Bank of New England, East Haddam, . . .	500.00	500.00	525.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,239; total amount,	\$181,204.39
2	Number of depositors having \$1,000 and not over \$2,000, . . .	67; total amount,	52,114.23
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	17; total amount,	91,238.09
4	Number of depositors having over \$10,000, . . .	1; total amount,	17,288.18
5	Total number of depositors, . . .	1,324; total deposits,	\$341,844.89
6	Largest amount due a single depositor, . . .		17,288.18
7	Number of accounts opened during the year, 230; number closed, 202.		
8	Amount of income received during the year, . . .		17,811.19
9	Amount of dividends declared during the year, . . .		12,518.21
10	Amount deposited, including interest credited, the past year, . . .		97,107.51
11	Amount withdrawn during the year, . . .		79,849.08
12	Increase of deposits the past year, . . .		17,258.43
13	Amount carried to surplus or profit and loss during the year, . . .		1,668.78
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		2,163.78
16	Rate of dividend the last year, 4 per cent. on \$2,000, 3 per cent. on all over \$2,000; when paid, April and October.		
17	State tax during the past year, . . .		699.40
18	Total office expenses the past year, including salaries, . . .		1,041.33
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		10,000.00
23	Date of annual meeting for choice of officers, last week day in August.		

OFFICERS. — President, A. A. Baker; Treasurer, J. N. Adams; Directors or Trustees, A. A. Baker, Wm. A. Williams, J. N. Adams, Wm. S. Curtis, H. P. Buell, Ralph C. Jones, P. R. Strong, S. P. Willard, Wm. P. Adams, Joseph Smith.

COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$419,240.00	Whole Amount of Deposits, \$566,126.63
Loans on Collateral Security, 39,675.00	Surplus Account, . . 27,052.95
Loans on Personal Sec'y only, 39,539.00	Interest Account, . . 7,734.03
Town, City, and Corp. Bonds, 1,000.00	
Town, City, and Borough Notes and Orders, . . . 22,475.00	
School Dist. Notes and Orders, 6,325.00	
Bank Stocks in Connecticut, 34,650.00	
Real Estate by Foreclosure, 552.82	
Banking House, . . . 6,729.07	
Premium Account, . . . 3,658.00	
Expense Account, . . . 992.19	
Bank Furniture, . . . 2,577.40	
Cash in Bank, . . . 15,201.18	
Cash on hand, . . . 8,298.95	
Total Assets, . . . \$600,913.61	Total Liabilities, . . \$600,913.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Canton, \$	18,775.00	18,775.00	18,775.00
Town of Burlington,	3,700.00	3,700.00	3,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Collinsville School District, Canton, Conn.,	4,700.00	4,700.00	4,700.00
Union " " Farmington, "	1,500.00	1,500.00	1,500.00
Ninth " " Burlington, "	125.00	125.00	125.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Haven, Conn., 4s, 1897, . . .	1,000.00	1,000.00	1,000.00
BANK STOCKS.			
100 shares New Haven Co., N. Haven, Conn.,	1,000.00	1,000.00	1,135.00
12 " Yale National, " "	1,200.00	1,200.00	1,296.00
115 " National Exchange, Hartford, "	5,750.00	5,750.00	6,900.00
15 " Mercantile National, " "	1,500.00	1,500.00	1,130.00
4 " Phoenix " " "	400.00	400.00	496.00
5 " Aetna " " "	500.00	500.00	600.00
5 " Farm. & Mech. " " "	500.00	500.00	525.00
38 " First " " "	3,800.00	3,800.00	4,000.00
8 " Charter Oak " " "	800.00	800.00	800.00
42 " First " Rockville, "	4,200.00	4,200.00	4,704.00
60 " National, " " "	6,000.00	6,000.00	6,600.00
70 " Second " Norwich, "	7,000.00	7,000.00	8,050.00
20 " Southington " Southington, "	2,000.00	2,000.00	2,200.00

COLLINSVILLE SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,326; total amount,	\$235,701.44
2	Number of depositors having \$1,000 and not over \$2,000,	109; total amount,	141,955.10
3	Number of depositors having over \$2,000 and not over \$10,000,	54; total amount,	188,470.09
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,489; total deposits,	\$566,126.63
6	Largest amount due a single depositor,		9,932.63
7	Number of accounts opened during the year, 198; number closed,	149.	
8	Amount of income received during the year,		30,390.96
9	Amount of dividends declared during the year,		23,584.84
10	Amount deposited, including interest credited, the past year,		140,894.13
11	Amount withdrawn during the year,		99,212.56
12	Increase of deposits the past year,		41,681.57
13	Amount carried to surplus or profit and loss during the year,		3,946.11
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		1,222.23
18	Total office expenses the past year, including salaries,		1,440.37
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		16,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS. — President, George W. Flint; Treasurer, John D. Andrews; Directors or Trustees, Geo. W. Flint, John D. Andrews, Earl D. Colton, David C. Holbrook, Ulrich Haury, Isaac Barnes, Richard Wagner, Howard L. Sanborn.

CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$2,225,235 00	Whole Amt. of Deposits, \$5,292,387.65
Loans on Collateral Security, 272,800.00	Surplus Account, . . 362,283.65
Loans on Personal Sec'y only, 50,000.00	Interest Account, . . 37,486.92
United States Bonds, . . 25,000.00	
Town, City, and Corporation Bonds, . . 1,039,000.00	
Town, City, and Borough Notes and Orders, . . 72,000.00	
School District Notes and Orders, . . . 30,000.00	
Railroad Bonds, . . 1,550,000.00	
Bank Stocks in Connecticut, 65,000.00	
Bank Stocks in other States, 55,900.00	
Real Estate by Foreclosure, 24,195.22	
Banking House, . . . 25,000.00	
Expense Account, . . . 2,156.48	
Profit and Loss, . . . 989.58	
Cash in Bank, . . . 83,379.01	
Cash on hand, . . . 171,502.93	
Total Assets, . . \$5,692,158.22	Total Liabilities, . \$5,692,158.22

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered 110½, . . . \$	25,000.00	25,000.00	27,625.00
STATE BONDS.			
District of Columbia Bonds, 6s of 1902, 114½, .	18,000.00	18,000.00	20,600.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Naugatuck,	11,000.00	11,000.00	11,000.00
Town of Southbury,	7,000.00	7,000.00	7,000.00
Borough of Wallingford,	54,000.00	54,000.00	54,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
City of New Haven,	30,000.00	30,000.00	30,000.00
TOWN, CITY, AND CORPORATION BONDS.			
St. Louis, Mo., 6s, 1895-1905,	59,000.00	59,000.00	63,482.50
Chicago, Ill., 6s, 1896-1898,	15,000.00	15,000.00	15,250.00
" " 7s, 1894-1899,	71,000.00	71,000.00	72,242.50

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
Cincinnati, O.,	5s,	1894-1930,	\$	74,000 00	74,000.00	74,832.50
“ “	6s,	1906,		15,000.00	15,000.00	16,575.00
“ “	7 ⁷ / ₈ s,	1902,		10,000.00	10,000.00	11,575.00
Cleveland, O.,	5s,	1894-1897,		21,000.00	21,000.00	21,000.00
“ “	6s,	1895,		12,000.00	12,000.00	12,120.00
“ “	7s,	1893-1896,		11,000.00	11,000.00	11,337.50
Columbus, O.,	4s,	1906,		15,000.00	15,000.00	14,100.00
“ “	5s,	1910,		22,000.00	22,000.00	22,000.00
“ “	6s,	1894,		18,000.00	18,000.00	18,000.00
Milwaukee, Wis.,	5s,	1895-1906,		15,000.00	15,000.00	15,000.00
Dayton, O.,	6s,	1894,		25,000.00	25,000.00	25,000.00
St. Paul, Minn.,	4 ¹ / ₂ s,	1917-1918,		36,000.00	36,000.00	34,200.00
“ “	5s,	1915-1918,		45,000.00	45,000.00	45,000.00
Minneapolis, Minn.,	4 ¹ / ₂ s,	1922,		10,000.00	10,000.00	9,600.00
Davenport, Iowa,	4 ¹ / ₂ s,	1909,		60,000.00	60,000.00	57,000.00
Ft. Wayne, Ind.,	6s,	1894-1900,		14,000.00	14,000.00	14,210.00
Terre Haute, “	5s,	1896,		25,000.00	25,000.00	24,750.00
La Crosse, Wis.,	5s,	1900-1910,		50,000.00	50,000.00	49,000.00
Kansas City, Mo.,	4s,	1910,		25,000.00	25,000.00	23,750.00
Joliet, Ill.,	5s,	1895,		16,000.00	16,000.00	15,920.00
Scranton, Pa.,	4s,	1895-1910,		25,000.00	25,000.00	24,250.00
Paterson, N. J.,	5s,	1894-1903,		22,000.00	22,000.00	22,000.00
“ “	7s,	1893-1900,		7,000.00	7,000.00	7,150.00
Trenton, “	5s,	1894-1896,		47,000.00	47,000.00	47,000.00
Hoboken, N. J.,	4 ¹ / ₂ s,	1907,		13,000.00	13,000.00	12,870.00
Portland, Me.,	4s,	1902-1912,		20,000.00	20,000.00	19,300.00
“ “	6s,	1896-1907,		31,000.00	31,000.00	33,596.25
New Haven, Conn.,	4s,	1897,		2,000.00	2,000.00	1,975.00
“ “	7s,	1900-1901,		26,000.00	26,000.00	30,280.00
“ “ Water Company,	7s,	1895,		23,000.00	23,000.00	23,805.00
Branford, Conn.,	4s,	1894-1903,		30,000.00	30,000.00	29,550.00
Washington, “	4s,	1894-1916,		41,000.00	41,000.00	40,180.00
New Milford, “	4s,	1894-1902,		19,000.00	19,000.00	18,810.00
Groton, “	4s,	1899-1905,		20,000.00	20,000.00	19,600.00
Saybrook, “	4 ¹ / ₂ s,	1904,		10,000.00	10,000.00	10,000.00
Danbury, “	4s,	1911-1912,		7,000.00	7,000.00	6,825.00
Norwich, “	7s,	1905,		4,000.00	4,000.00	4,860.00
Providence, R. I.,	5s,	1900,		10,000.00	10,000.00	10,500.00
RAILROAD BONDS.						
N. Y., New Haven & Hartford,	4s,	1903,		175,000.00	175,000.00	175,000.00
New London Northern,	4s,	1910,		50,000.00	50,000.00	50,000.00
N. Y. Central & Hudson River,	7s,	1903,		195,000.00	195,000.00	228,150.00
New York & Harlem,	7s,	1900,		20,000.00	20,000.00	22,800.00
Morris & Essex,	7s,	1914,		100,000.00	100,000.00	130,000.00
Rensselaer & Saratoga,	7s,	1921,		75,000.00	75,000.00	101,250.00
Delaware & Hudson,	7s,	1917,		60,000.00	60,000.00	78,000.00
Buffalo, New York & Erie,	7s,	1916,		35,000.00	35,000.00	43,050.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Delaware & Bound Brook,	7s,	1905,	\$	14,000.00	14,000.00	16,800.00
“ “ “	6s,	1899,		12,000.00	12,000.00	13,200.00
Sharon Railway,	4½s,	1912,		25,000.00	25,000.00	24,150.00
Fonda, Johnstown & Gloversville,	7s,	1900,		10,000.00	10,000.00	11,000.00
Pittsburgh, Ft. Wayne & Chicago,	7s,	1912,		22,000.00	22,000.00	28,820.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,		50,000.00	50,000.00	60,000.00
McKeesport & Belle Vernon,	6s,	1918,		20,000.00	20,000.00	23,000.00
Chicago, R. I. & Pacific,	6s,	1917,		37,000.00	37,000.00	42,550.00
Chicago & So. Western,	7s,	1899,		30,000.00	30,000.00	33,000.00
St. Louis, Jacksonville, & Chicago,	7s,	1894,		70,000.00	70,000.00	70,000.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	50,000.00	51,000.00
Chic., No. Western, Madison Exten.,	7s,	1911,		75,000.00	75,000.00	93,750.00
“ “ Menominee “	7s,	1911,		50,000.00	50,000.00	62,500.00
“ “ Union “	7s,	1917,		25,000.00	25,000.00	31,500.00
Chicago & Milwaukee,	7s,	1898,		40,000.00	40,000.00	43,200.00
Chicago & Tomah,	6s,	1905,		25,000.00	25,000.00	27,250.00
Cedar Rapids & Missouri River,	7s,	1916,		30,000.00	30,000.00	37,950.00
Little Miami,	5s,	1912,		84,000.00	84,000.00	87,360.00
Illinois Central Middle Division,	5s,	1921,		50,000.00	50,000.00	52,500.00
“ Springfield Division,	6s,	1898,		10,000.00	10,000.00	10,350.00
“ Io. Falls & Sioux Cy.,	7s,	1917,		15,000.00	15,000.00	18,750.00
Chicago, Milwaukee & St. Paul,	6s,	1920,		20,000.00	20,000.00	22,500.00
Ev'ns'g'l, Terre H't, Mt. Ver. Branch,	6s,	1923,		21,000.00	21,000.00	22,260.00
Central Ohio,	4½s,	1930,		30,000.00	30,000.00	29,550.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		25,000.00	25,000.00	27,750.00
BANK STOCKS.						
125 shares Second National, New Haven,				12,500.00	12,500.00	20,875.00
100 “ Yale “ “				10,000.00	10,000.00	11,200.00
900 “ New Haven Co. “ “				9,000.00	9,000.00	11,700.00
50 “ Tradesmen's “ “				5,000.00	5,000.00	6,850.00
12 “ New Haven “ “				1,200.00	1,200.00	2,004.00
140 “ Merchants “ “				7,000.00	7,000.00	6,440.00
65 “ Meriden “ Meriden,				6,500.00	6,500.00	8,450.00
100 “ First “ “				10,000.00	10,000.00	11,000.00
38 “ Home “ “				3,800.00	3,800.00	4,465.00
100 “ National Bank of Commerce, N. York,				10,000.00	10,000.00	18,500.00
150 “ “ Republic, “				15,000.00	15,000.00	25,500.00
150 “ American Exchange, “				15,000.00	15,000.00	21,750.00
300 “ Phenix National, “				6,000.00	6,000.00	7,000.00
39 “ Seventh Ward National, “				3,900.00	3,900.00	4,875.00
80 “ German-American National, “				6,000.00	6,000.00	7,400.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,264; total amount, \$2,628,648.06
2	Number of depositors having \$1,000 and not over \$2,000,	1,263; total amount, 1,654,989.75
3	Number of depositors having over \$2,000 and not over \$10,000,	359; total amount, 996,446.69
4	Number of depositors having over \$10,000,	1; total amount, 12,303.15
5	Total number of depositors,	12,887; total deposits, \$5,292,387.65
6	Largest amount due a single depositor,	12,305.15
7	Number of accounts opened during the year, 2,915; number closed, 2,998.	
8	Amount of income received during the year,	301,165.77
9	Amount of dividends declared during the year,	198,170.03
10	Amount deposited, including interest credited, the past year,	2,041,046.94
11	Amount withdrawn during the year,	1,956,053.06
12	Increase of deposits the past year,	84,993.88
13	Amount carried to surplus or profit and loss during the year,	72,611.92
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.*	
17	State tax during the past year,	13,068.78
18	Total office expenses the past year, including salaries,	12,068.78
19	Net amount of income during the year from real estate owned,	2,813.65
20	What assets, if any, yielding no income during the year,	4,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	50,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—President, Luzon B. Morris; Treasurer, Elliott H. Morse; Vice-President, Henry F. English; Trustees, Charles R. Ingersoll, Lucius R. Finch, Horace J. Morton, Wilbur F. Day, Joel A. Sperry, Benjamin R. English, T. Attwater Barnes, Michael Sonnenberg, Burton Mansfield.

* On the excess of \$2,000 on any one account, 3 per cent.

DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$426,735.00	Whole Amt. of Deposits, . .	\$1,072,525.03
Loans on Collateral Security, . .	88,875.00	Surplus Account, . . .	35,000.00
Loans on Personal Sec'y only, . .	10,000.00	Interest Account, . . .	23,916.90
State Bonds, . . .	12,000.00	Profit and Loss Account, . .	10,100.81
Town, City, and Corp. Bonds, . .	177,000.00		
Town, City, and Borough Notes and Orders, . . .	20,407.29		
Railroad Bonds, . . .	299,000.00		
Bank Stocks in Connecticut, . .	27,735.00		
Bank Stocks in other States, . .	7,207.39		
Banking House, . . .	3,500.00		
Tax Account, . . .	1,234.07		
Expense Account, . . .	1,978.08		
Premium Account, . . .	38,499.95		
Cash in Bank, . . .	23,032.09		
Cash on hand, . . .	4,338.87		
Total Assets, . . .	\$1,141,542.74	Total Liabilities, . . .	\$1,141,542.74

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Connecticut, 3s, \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, Notes,	5,500.00	5,500.00	5,500.00
“ Saybrook, Orders,	5,607.29	5,607.29	5,607.29
“ Haddam, “	9,300.00	9,300.00	9,300.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Bridgeport, 7s, 1900, . . .	10,000.00	10,000.00	11,400.00
“ New London, 7s, 1900, . . .	10,000.00	10,000.00	11,400.00
“ Providence, 5s, 1900, . . .	5,000.00	5,000.00	5,300.00
“ Fall River, 5s, 1909, . . .	5,000.00	5,000.00	5,450.00
“ Chicago, 6s, 1897, . . .	5,000.00	5,000.00	5,250.00
“ Cincinnati, 6s, 1906, . . .	5,000.00	5,000.00	5,750.00
“ Cincinnati, 7s, 1908, . . .	10,000.00	10,000.00	12,700.00
“ Columbus, 6s, . . .	19,000.00	19,000.00	19,380.00
“ Lewiston, 5s, 1917, . . .	2,000.00	2,000.00	2,240.00
“ Belfast, 6s, 1898, . . .	10,000.00	10,000.00	10,500.00
“ Wichita, 6s, 1895, . . .	5,000.00	5,000.00	5,000.00
“ Louisville, 7s, 1901, . . .	10,000.00	10,000.00	11,400.00
“ Trenton, 4s, 1908, . . .	5,000.00	5,000.00	5,000.00

DEEP RIVER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.						
City of Trenton,	5s,	1901,	\$	4,000.00	4,000.00	4,160.00
“ Newark,	4½s,	1896,	.	10,000.00	10,000.00	10,000.00
“ Omaha,	5s,	1911,	.	5,000.00	5,000.00	5,200.00
“ Omaha,	6s,	1897,	.	5,000.00	5,000.00	5,200.00
“ New Albany,	5s,	1915,	.	10,000.00	10,000.00	10,800.00
“ Minneapolis,	4½s,	1921,	.	13,000.00	13,000.00	13,520.00
“ Hoboken,	6s,	1899,	.	3,000.00	3,000.00	3,210.00
“ Duluth,	6s,	1897,	.	6,000.00	6,000.00	6,120.00
“ Duluth,	7s,	1897,	.	5,000.00	5,000.00	5,100.00
“ Portland,	5s,	1922,	.	5,000.00	5,000.00	5,500.00
“ Buffalo,	7s,	1915,	.	5,000.00	5,000.00	7,000.00
“ South Bend,	5s,	1903,	.	5,000.00	5,000.00	5,100.00
RAILROAD BONDS.						
Cincinnati & Baltimore,	7s,	1900,		5,000.00	5,000.00	5,600.00
Central Ohio,	4½s,			15,000.00	15,000.00	15,000.00
Delaware & Hud. Canal Co. (Pa. div.),	7s,	1917,		10,000.00	10,000.00	13,600.00
Rensselaer & Saratoga,	7s,	1921,		5,000.00	5,000.00	7,000.00
Oswego & Rome,	7s,	1915,		5,000.00	5,000.00	6,500.00
Norwood & Montreal,	5s,	1916,		11,000.00	11,000.00	11,880.00
Cowanesque Valley,	7s,	1902,		11,000.00	11,000.00	12,870.00
Joliet & Northern Indiana,	7s,	1907,		15,000.00	15,000.00	18,300.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,		10,000.00	10,000.00	12,700.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	10,000.00	12,100.00
Kalamazoo & White Pigeon,	5s,	1940,		15,000.00	15,000.00	16,500.00
Michigan Central,	6s,	1909,		5,000.00	5,000.00	5,750.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	12,400.00
Buffalo, New York & Erie,	7s,	1916,		15,000.00	15,000.00	19,050.00
Shamokin Valley & Pottsville,	7s,	1901,		12,000.00	12,000.00	14,160.00
Southwest Pennsylvania,	7s,	1917,		2,000.00	2,000.00	2,760.00
Elmira & Williamsport,	6s,	1910,		1,000.00	1,000.00	1,170.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,		10,000.00	10,000.00	10,000.00
Atchison & Nebraska,	7s,	1908,		5,000.00	5,000.00	6,150.00
Iowa Falls & Sioux City,	7s,	1917,		10,000.00	10,000.00	12,500.00
Atchison, Topeka & Santa Fe,	4s,	1989,		21,000.00	18,000.00	15,540.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		20,000.00	20,000.00	22,800.00
St. Paul, Minneapolis & Manitoba,	7s,	1909,		4,000.00	4,000.00	4,320.00
Norwich & Worcester,	6s,	1897,		5,000.00	5,000.00	5,250.00
Evansville & Terre Haute,	6s,	1921,		5,000.00	5,000.00	5,750.00
Terre Haute & Indianapolis,	5s,	1925,		8,000.00	8,000.00	8,640.00
Chicago, Milwaukee & St. Paul,	6s,	1920,		5,000.00	5,000.00	5,700.00
Erie & Pittsburgh,	7s,	1898,		2,000.00	2,000.00	2,160.00
Cleveland & Pittsburgh,	7s,	1900,		10,000.00	10,000.00	11,700.00
Western Minnesota,	7s,	1907,		10,000.00	10,000.00	12,000.00
St. Paul & Northern Pacific,	6s,	1923,		10,000.00	10,000.00	11,000.00
Northwestern Union,	7s,	1917,		10,000.00	10,000.00	13,000.00
Peninsula,	7s,	1898,		4,000.00	4,000.00	5,000.00
Troy & Bennington,	6s,	1897,		1,000.00	1,000.00	1,020.00
Delaware & Bound Brook,	7s,	1905,		5,000.00	5,000.00	6,050.00

DEEP RIVER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
90 shares	Deep River National, \$	9,000.00	9,000.00	10,800.00
34 "	Middletown "	2,550.00	3,292.00	3,672.00
30 "	Meriden " Meriden,	3 000.00	3,660.00	3,900.00
50 "	Home " "	5,000.00	5,538.00	6,100.00
30 "	First " "	3,000.00	3,480.00	3,600.00
10 "	First " Hartford,	1,000.00	1,190.00	1,080.00
20 "	Ansonia " "	1,000.00	1,575.00	1,575.00
20 "	National Bk. of Commerce, New York,	2,000.00	2,000.00	3,600.00
20 "	" Shoe and Leather, "	2,000.00	2,000.00	2,400.00
54 "	Merchants National, "	2,700.00	3,207.39	4,104.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,831; total amount,	\$371,797.49
2	Number of depositors having \$1,000 and not over \$2,000,	182; total amount,	266,121.85
3	Number of depositors having over \$2,000 and not over \$10,000,	109; total amount,	408,863.19
4	Number of depositors having over \$10,000,	2; total amount,	25,742.50
5	Total number of depositors,	2,124; total deposits,	\$1,072,525.03
6	Largest amount due a single depositor,		15,300.00
7	Number of accounts opened during the year, 194; number closed, 135.		
8	Amount of income received during the year,		60,733.85
9	Amount of dividends declared during the year,		45,815.74
10	Amount deposited, including interest credited, the past year,		189,550.96
11	Amount withdrawn during the year,		143,746.15
12	Increase of deposits the past year,		45,804.81
13	Amount carried to surplus or profit and loss during the year,		1,087.50
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. November, 1892, 2 per cent. May, 1893.		
17	State tax during the past year,		2,468.14
18	Total office expenses the past year, including salaries,		3,173.54
19	Net amount of income during the year from real estate owned,		
20	What assets, if any, yielding no income during the year,		600.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		20,000.00
23	Date of annual meeting for choice of officers, first Monday in July.		

OFFICERS. — President, Asa R. Shailer; Vice-President, Milon Pratt; Treasurer, Henry R. Wooster; Directors, Richard P. Spencer, Washington F. Willcox, Henry L. Shaler, Joseph E. Silliman, Horace P. Denison.

DERBY SAVINGS BANK, BIRMINGHAM.

THOMAS S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,161,189.00	Whole Amt. of Deposits, . \$1,866,700.83
Loans on Collateral Security, 153,925.00	Surplus Account, . . . 70,000.00
Loans on Personal Sec'y only, 135,180.84	Interest Account, . . . 37,541.55
Town, City, and Corp. Bonds, 87,026.40	Profit and Loss Account, . 1,892.36
Town, City, and Borough Notes and Orders, . 143,779.90	Bills Payable, . . . 30,000.00
School Dist. Notes and Orders, 4,150.00	
Railroad Bonds, . 132,000.00	
Bank Stocks in Connecticut, 101,175.00	
Bank Stocks in other States, 51,800.00	
Real Estate by Foreclosure, 3,279.45	
Banking House, . . 8,825.00	
Expense Account, . . 4,199.89	
Sixth School District Bonds, 5,000.00	
Cash in Bank, . . . 6,354.08	
Cash on hand, . . . 7,750.18	
Total Assets, . . \$2,005,634.74	Total Liabilities, . \$2,005,634.74

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Derby, Orders, \$	22,000.00	22,000.00	22,000.00
" Huntington, "	52,215.00	52,215.00	52,215.00
Borough of Shelton, "	19,400.00	19,400.00	19,400.00
" Birmingham, "	50,164.90	50,164.90	50,164.90
SCHOOL DISTRICT NOTES AND ORDERS.			
Third School District, Orders,	2,450.00	2,450.00	2,450.00
Ferry " " "	1,700.00	1,700.00	1,700.00
SCHOOL DISTRICT BONDS.			
Sixth School District, 5s,	5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Bath, Me., 6s,	1,000.00	1,000.00	1,037.50
" Wichita, Kan., 6s,	7,000.00	7,000.00	7,665.00
" New Albany, Ind., 5s,	30,000.00	30,000.00	32,250.00
" Toledo, O., 7 ³ / ₁₀ s,	1,000.00	1,000.00	1,104.50
" Newark, N. J., 7s,	1,000.00	1,000.00	1,200.00
" Saginaw, Mich., 5s,	5,000.00	5,000.00	4,795.00
" Columbus, O., 6s,	8,500.00	8,500.00	8,500.00

DERBY SAVINGS BANK, BIRMINGHAM. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.	
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.							
City of Fort Wayne, Ind.,	6s,	.	.	\$	2,526.40	2,526.40	2,551.66
“ Lexington, Ky.,	4½s,	.	.	.	6,000.00	6,000.00	5,935.20
“ Paterson, N. J.,	5s,	.	.	.	25,000.00	25,000.00	25,000.00
RAILROAD BONDS.							
Chicago, Rock Island & Pacific,	6s,	1917,			5,000.00	5,000.00	6,100.00
Wisconsin Valley,	7s,	1909,			20,000.00	20,000.00	23,700.00
Chicago, Milwaukee & St. Paul,	6s,	1920,			20,000.00	20,000.00	21,900.00
Cedar Rapids & Missouri River,	7s,	1916,			6,000.00	6,000.00	7,860.00
Baltimore & Cumberland Valley Ex.,	6s,	1931,			20,000.00	20,000.00	21,900.00
Maple River,	7s,	1897,			5,000.00	5,000.00	5,300.00
St. Paul & Manitoba,	6s,	1910,			30,000.00	30,000.00	34,650.00
Central Ohio,	4½s,	1930,			20,000.00	20,000.00	19,000.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,			1,000.00	1,000.00	1,020.00
Northern Illinois,	5s,	1910,			5,000.00	5,000.00	5,200.00
BANK STOCKS.							
40 shares	Citizens National, Waterbury, Conn.,				4,000.00	4,000.00	5,400.00
421	“	Birmingham	“	Birmingham, “	42,100.00	42,100.00	71,570.00
73	“	Yale	“	New Haven, “	7,300.00	7,300.00	8,103.00
20	“	Waterbury	“	Waterbury, “	1,000.00	1,000.00	1,980.00
50	“	Second	“	New Haven, “	5,000.00	5,000.00	8,400.00
300	“	N. Hav'n Co.	“	“	3,000.00	3,000.00	3,900.00
5	“	National Tradesmen,	“	“	500.00	500.00	690.00
23	“	“	New Haven,	“	2,300.00	2,300.00	3,875.50
179	“	Merchants National,	“	“	8,950.00	8,950.00	8,189.25
63	“	Bridgeport	“	Bridgeport, “	3,150.00	3,150.00	6,300.00
62	“	City	“	“	6,200.00	6,200.00	9,300.00
21	“	First	“	“	2,100.00	2,100.00	3,675.00
27	“	Connecticut	“	“	2,700.00	2,700.00	4,050.00
41	“	Middletown	“	Middletown, “	3,075.00	3,075.00	4,469.00
40	“	Central	“	“	3,000.00	3,000.00	4,200.00
68	“	Norwich	“	Norwich, “	6,800.00	6,800.00	6,800.00
80	“	Fourth	“	New York City,	8,000.00	8,000.00	15,600.00
60	“	Western	“	“	6,000.00	6,000.00	6,420.00
153	“	American Ex.	“	“	15,300.00	15,300.00	22,622.25
225	“	Nat. Bank of Commerce,	“	“	22,500.00	22,500.00	40,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,641; total amount,	\$782,290.43
2	Number of depositors having \$1,000 and not over \$2,000,	401; total amount,	592,013.48
3	Number of depositors having over \$2,000 and not over \$10,000,	170; total amount,	492,396.92
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,212; total deposits,	\$1,866,700.83

DERBY SAVINGS BANK, BIRMINGHAM. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$9,392.98
7	Number of accounts opened during the year, 741; number closed, 674.	
8	Amount of income received during the year,	103,741.85
9	Amount of dividends declared during the year,	87,390.37
10	Amount deposited, including interest credited, the past year,	447,513.58
11	Amount withdrawn during the year,	377,921.50
12	Increase of deposits the past year,	69,592.08
13	Amount carried to surplus or profit and loss during the year,	None.
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, *4 and 5 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	4,450.17
18	Total office expenses the past year, including salaries,	9,380.06
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	3,279.45
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	44,500.00
23	Date of annual meeting for choice of officers, June 30th.	

OFFICERS. — President, Wm. E. Downes; Vice-President, David Torrance; Treasurer, Thos. S. Birdseye; Directors or Trustees, E. N. Shelton, Clark N. Rogers, Chas. H. Nettleton, Henry A. Nettleton, Geo. W. Beardsley, Benjamin Nichols, Geo. B. Clark.

* 5 per cent. on two thousand (2,000) dollars and under; 4 per cent. on the excess of two thousand (2,000) dollars.

DIME SAVINGS BANK OF CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	\$103,139.33	Whole Amount of Deposits, .	\$122,830.06
Loans on Collateral Sec'ty,	300.00	Surplus Account,	6,500.00
Loans on Personal Sec'ty only,	5,615.00	Interest Account,	8,733.58
Town, City, and Borough Notes and Orders,	7,804.75		
Bank Stocks in Connecticut,	7,200.00		
Premium Account,	1,783.18		
Banking House Fixtures,	782.66		
Tax Account, State,	177.26		
Expense Account,	556.50		
Cash in Bank,	8,533.40		
Cash on hand,	1,471.56		
Cash on Dep. Middletown Savings Bank,	700.00		
Total Assets,	\$138,063.64	Total Liabilities,	\$138,063.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell Notes, \$	7,100.00	7,100.00	7,100.00
Town of Cromwell Orders,	704.75	704.75	704.75
BANK STOCKS.			
52 shares Middlesex Co. Nat'l, Middletown, Conn.,	5,200.00	5,200.00	5,356.00
31 " Waterbury National, Waterbury, "	1,550.00	1,550.00	3,100.00
6 " Central National, Middletown, "	450.00	450.00	612.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	565; total amount,	\$56,395.39
2	Number of depositors having \$1,000 and not over \$2,000,	21; total amount,	30,722.54
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	25,387.86
4	Number of depositors having over \$10,000,	1; total amount,	10,324.27
5	Total number of depositors,	595; total deposits,	\$122,830.06

DIME SAVINGS BANK OF CROMWELL. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$10,324.27
7	Number of accounts opened during the year, 60; number closed, 60.	
8	Amount of income received during the year,	7,195.01
9	Amount of dividends declared during the year,	4,712.80
10	Amount deposited, including interest credited, the past year, . .	39,021.37
11	Amount withdrawn during the year,	35,233.30
12	Increase of deposits the past year,	3,788.07
13	Amount carried to surplus or profit and loss during the year, . .	1,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	177.26
18	Total office expenses the past year, including salaries,	556.50
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	5,000.00
23	Date of annual meeting for choice of officers, second Monday of October.	

OFFICERS. — President, Bulkley Edwards; Treasurer, Arthur Boardman; Directors or Trustees, Bulkley Edwards, Luther S. Smith, Russel Frisbie, A. J. Botelle, E. S. Coe, Charles P. Sage, George S. Wilcox, Daniel C. Tryon, George H. Butler, Seth Paddock, Samuel V. Hubbard, Richard Gay, Arthur Boardman, Edbert D. Hammond, Thomas W. Beaumont, George S. Butler.

DIME SAVINGS BANK OF HARTFORD.

THOMAS M. SMITH, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$296,418.00	Whole Amount of Deposits, \$760,837.37
Loans on Collateral Security, 133,605.00	Surplus Account, . . . 22,500.00
Town, City, and Corp. Bonds, 123,000.00	Interest Account, . . . 20,578.96
Railroad Bonds, . . . 159,000.00	Profit and Loss Account, . . 1,644.48
Bank Stocks in Connecticut, 41,900.00	
Tax Account, . . . 815.83	
Expense Account, . . . 3,665.26	
Cash in Bank, . . . 31,975.32	
Cash on hand, . . . 15,181.40	
Total Assets, . . . \$805,560.81	Total Liabilities, . . . \$805,560.81

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, 6s, 1896, \$	5,000.00	5,000.00	5,000.00
" Kansas City, Kan., 6s, 1891-1899,	9,500.00	9,500.00	9,500.00
" Louisville, Ky., { 5s, 1911, } { 4s, 1930. }	7,000.00	7,000.00	7,380.00
" Denver, Col., 5s, 1906,	15,000.00	14,900.00	15,600.00
" Chicago, Ill., 4s, 1912-1921,	13,000.00	13,000.00	12,960.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	4,850.00
" Minneapolis, Minn., 4½s, 1921,	5,000.00	5,000.00	5,200.00
" Omaha, Neb., 4½s, 1910,	3,000.00	3,000.00	3,000.00
" Lexington, Ky., 4½s, 1920,	10,000.00	9,600.00	9,800.00
" Toledo, Ohio, 4½s, 1913,	20,000.00	20,000.00	20,000.00
" Los Angeles, Cal., 5s, 1897,	5,000.00	5,000.00	5,050.00
" St. Paul, Minn., 5s, 1909,	5,000.00	5,000.00	5,250.00
" Seattle, Wash., 5s, 1910,	1,000.00	1,000.00	1,000.00
Town of West Hartford, Ct., 4s, 1920,	20,000.00	20,000.00	19,200.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 5s, 1934,	10,000.00	10,000.00	9,400.00
Kansas City, St. Jo. & Council Bluffs, 7s, 1907,	17,000.00	21,000.00	19,380.00
Iowa Midland, 8s, 1900,	10,000.00	12,000.00	11,700.00
Iowa Falls & Sioux City, 7s, 1917,	15,000.00	19,000.00	18,000.00
Des Moines & Minneapolis, 7s, 1907,	1,000.00	1,000.00	1,210.00
Bald Eagle Valley, 6s, 1910,	2,000.00	2,000.00	2,280.00
Central Ohio, 4½s, 1930,	10,000.00	10,000.00	10,000.00
Fremont, Elkhorn & Mo. Valley, 6s, 1933,	13,000.00	15,000.00	15,600.00
Norwood & Montreal, 5s, 1916,	5,000.00	5,000.00	5,400.00
Buffalo, New York & Erie, 7s, 1916,	3,000.00	3,000.00	3,600.00
Pitts., McKeesp't & Youghiogheny, 6s, 1932,	5,000.00	6,000.00	6,300.00
Chicago & Northwestern, 4½s, 1902,	5,000.00	5,000.00	5,000.00

DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Terre Haute & Indianapolis,	5s,	1925,	\$	30,000.00	33,000.00	33,900.00
McKeesport & Belle Vernon,	6s,	1918,		5,000.00	6,000.00	5,950.00
Milwaukee, Lake Shore & Western,	6s,	1895,		5,000.00	6,000.00	6,000.00
Escanaba & Lake Superior,	6s,	1901,		1,000.00	1,000.00	1,090.00
Sunbury & Lewiston,	7s,	1896,		4,000.00	4,000.00	4,240.00
BANK STOCKS.						
125 shares	National Exchange,	Hartford,		6,250.00	6,250.00	8,125.00
102 "	American National,	"		5,100.00	5,100.00	6,630.00
95 "	Phoenix	"		9,500.00	9,500.00	11,875.00
40 "	Mercantile	"		4,000.00	4,000.00	3,500.00
33 "	Farmers & Mechanics Nat.,	"		3,300.00	3,300.00	3,630.00
30 "	Charter Oak	"		3,000.00	3,000.00	3,150.00
21 "	Ætna	"		2,100.00	2,100.00	2,625.00
9 "	Conn. Trust & Safe Dep. Co.,	"		900.00	900.00	1,485.00
5 "	State,	"		500.00	500.00	525.00
34 "	Middlesex Co. Nat.,	Middletown,		3,400.00	3,400.00	3,560.00
38 "	Middletown	"		2,850.00	2,850.00	4,180.00
10 "	Nat. of New England, E. Haddam,			1,000.00	1,000.00	1,100.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,973; total amount,	\$420,465.24
2	Number of depositors having \$1,000 and not over \$2,000,	159; total amount,	195,113.85
3	Number of depositors having over \$2,000 and not over \$10,000,	44; total amount,	145,258.28
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,176; total deposits,	\$760,837.37
6	Largest amount due a single depositor,		7,535.89
7	Number of accounts opened during the year,	871; number closed,	719
8	Amount of income received during the year,		39,490.98
9	Amount of dividends declared during the year,		25,910.30
10	Amount deposited, including interested credited, the past year,		353,851.61
11	Amount withdrawn during the year,		287,013.50
12	Increase of deposits the past year,		66,838.11
13	Amount carried to surplus or profit and loss during the year,		2,500.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1 and October 1.		
17	State tax during the past year,		1,631.66
18	Total office expenses the past year, including salaries,		7,208.62
19	Net amount of income during the year from real estate owned, none, as we own no real estate.		

DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

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|----|---|-------------|
| 20 | What assets, if any, yielding no income during the year, | None. |
| 21 | Are all loans upon real estate secured by first mortgage? | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, | \$45,100.00 |
| 23 | Date of annual meeting for choice of officers, third Wednesday in July. | |

OFFICERS.— President, Alfred E. Burr; Treasurer, Thomas M. Smith; Directors or Trustees, A. E. Burr, H. S. Hayden, C. C. Kimball, C. B. Whiting, P. H. Woodward, C. R. Chapman, E. O. Goodwin, James Bolter, S. G. Dunham, Wm. Waldo Hyde, D. A. Rood, R. P. Chapman, J. R. Redfield, Thomas Sisson, Wm. H. Goodrich, Geo. H. Day, Silas Goodell, John Fairman, T. O. Enders, C. S. Davidson, John H. Hall, R. H. Ensign, John W. Welch, Thomas M. Smith.

DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$818,360.98	Whole Amt. of Deposits, . . \$1,728,869.35
Loans on Collateral Security, 389,529.45	Surplus Account, . . . 50,000.00
Loans on Pers'l Security only, 83,950.00	Interest Account, . . . 39,272.12
State Bonds, . . . 196.80	Profit and Loss Account, 46,097.34
Town, City, and Corp. B'ds, 113,000.00	Rent Account, . . . 1,198.06
Railroad Bonds, . . . 264,000.00	
Bank Stocks in Connecticut, 22,700.00	
Real Estate by Foreclosure, 97,265.50	
Banking House, . . . 12,800.00	
Tax Account, . . . 1,944.09	
Expense Account, . . . 2,214.09	
Cash in Bank, . . . 56,713.13	
Cash on hand, . . . 2,762.83	
Total Assets, . . . \$1,865,436.87	Total Liabilities, . . \$1,865,436.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 6s, 1909, \$	22,000 00	22,000.00	25,300.00
" " Gold bond, 6s, 1906,	1,000.00	1,000.00	1,150.00
" " Columbus, 5s, 1910,	25,000.00	25,000.00	27,500.00
" " St. improvement, 6s, 1906,	19,000.00	19,000.00	19,570.00
" " Denver, 4s, 1907,	10,000.00	10,000.00	10,000.00
" " Minneapolis, 4s, 1922,	20,000 00	20,000.00	20,000.00
" " Cincinnati, 7 ³ / ₁₆ s, 1906,	5,000.00	5,000.00	6,550.00
" " Hoboken, N. J., 4 ¹ / ₂ s, 1912,	10,000.00	10,000.00	10,700.00
" " Norwich Sinking Fund, 5s, 1908,	1,000.00	1,000.00	1,125.00
RAILROAD BONDS.			
Louisiana & Missouri River, 7s, 1900,	20,000.00	20,000.00	23,600.00
Chic. & N. W., Northwestern Union, 7s, 1917,	30,000.00	30,000.00	38,400.00
" " Des Moines & Minn, 7s, 1907,	25,000.00	25,000.00	31,250.00
" " Ottumwa, C.F. & St. P., 5s, 1909,	3,000.00	3,000.00	3,150.00
" " No. Illinois, 5s, 1910,	1,000.00	1,000.00	1,085.00
Joliet & No. Indiana, 7s, 1907,	13,000.00	13,000.00	16,250.00
Chic. Mil., & St. Paul (C. & P. W.), 5s, 1921,	22,000.00	22,000.00	23,952.50
" " La C. & Dav., 5s, 1919,	30,000.00	30,000.00	30,000.00
" " (Mineral Pt.), 5s, 1910,	25,000.00	25,000.00	25,000.00
Norwich & Worcester, 6s, 1897,	1,000.00	1,000.00	1,070.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,000.00
New London & Northern, 4s, 1910,	50,000.00	50,000.00	50,250.00

DIME SAVINGS BANK OF NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chic. & N. W., Iowa Division, 4½s, 1902, \$	10,000.00	10,000.00	10,250.00
Pittsb'g, McKeesp't & Youghiogheny, 6s, 1932,	10,000.00	10,000.00	12,000.00
St. Paul, Minn. & Man., Dak. Ex., 6s, 1910,	14,000.00	14,000.00	15,890.00
BANK STOCKS.			
81 shares Thames National, Norwich,	8,100.00	8,100.00	12,150.00
10 " Second " "	1,000.00	1,000.00	1,100.00
150 " Uncas " "	7,500.00	7,500.00	7,875.00
61 " Merchants " "	6,100.00	6,100.00	7,320.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,950; total amount,	\$819,020.56
2	Number of depositors having \$1,000 and not over \$2,000,	345; total amount,	456,107.53
3	Number of depositors having over \$2,000 and not over \$10,000,	138; total amount,	344,269.79
4	Number of depositors having over \$10,000,	6; total amount,	109,471.47
5	Total number of depositors,	6,439; total deposits,	\$1,728,869.35
6	Largest amount due a single depositor,		32,670.73
7	Number of accounts opened during the year, 1,017; number closed,	949,	
8	Amount of income received during the year,		111,342.44
9	Amount of dividends declared during the year,		66,818.96
10	Amount deposited, including interest credited, the past year,		485,691.12
11	Amount withdrawn during the year,		490,386.16
12	Decrease of deposits the past year,		4,695.04
13	Amount carried to surplus or profit and loss during the year,		5,621.64
14	Amount of paper past due. This note is probably good and will be paid but is protested to hold the estate of one of the endorsers, who is deceased,		5,000.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, May and November,		
17	State tax during the past year,		3,888.19
18	Total office expenses the past year, including salaries,		5,521.74
19	Net amount of income during the year from real estate owned,		4,398.07
20	What assets, if any, yielding no income during the year?		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		60,000.00
23	Date of annual meeting for choice of officers, second Wednesday in May.		

OFFICERS.—President, E. R. Thompson; Treasurer, Frank L. Woodard; Vice-Presidents, H. H. Osgood, Willis R. Austin, J. Hunt Smith; Directors, W. C. Osgood, F. J. Leavens, C. D. Browning, W. R. Burnham, Gardiner Greene, Jr., E. G. Bidwell, G. C. Raymond, Nicholas Tarrant, I. W. Carpenter, Frank L. Woodard.

DIME SAVINGS BANK OF THOMPSON.

E. C. Wood, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1892.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$243,222.00	Whole Amount of Deposits, \$461,240.06	
Loans on Collateral Security, . . .	53,410.00	Surplus Account, . . .	17,538.44
Loans on Personal Sec'y only, . . .	62,664.78	Interest Account, . . .	1,435.05
Town, City, and Corp. Bonds, . . .	29,019.64	Profit and Loss Account, . . .	38.39
Town, City, and Borough Notes and Orders, . . .	3,980.08		
Railroad Bonds, . . .	14,112.50		
Bank Stocks in Connecticut, . . .	23,958.00		
Bank Stocks in other States, . . .	19,990.05		
Real Estate by Foreclosure, . . .	14,470.99		
Banking House, . . .	4,859.93		
Expense Account, . . .	310.44		
Cash in Bank, . . .	10,253.53		
Total Assets, . . .	\$480,251.94	Total Liabilities, . . .	\$480,251.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Duluth, . . . 6s, 1893-1896, \$	18,855.60	18,855.60	19,405.60
Champion Machine Co., . . . 3s, 1892, . . .	1,500.00	1,500.00	1,500.00
Husted Investment Co., . . . 6s, 1897, . . .	8,664.04	8,664.04	8,664.04
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul (Mineral Point Division), 5s,	10,000.00	9,406.25	9,700.00
Chicago, Milwaukee & St. Paul (Chicago & Pa- cific Western Division), 5s,	5,000.00	4,706.25	5,425.00
BANK STOCKS.			
75 shares Thompson Nat'l, Thompson, Conn.,	7,500.00	11,003.00	5,625.00
12 " Home " Meriden, " . . .	1,200.00	1,380.00	1,464.00
10 " First " " " . . .	1,000.00	1,050.00	1,150.00
73 " City " Bridgeport, " . . .	7,300.00	10,525.00	11,680.00
50 " Continental " New York, N. Y.,	5,000.00	5,499.36	6,750.00
50 " Central " " " . . .	5,000.00	5,506.25	6,250.00
60 " Western " " " . . .	6,000.00	8,984.44	6,540.00

DIME SAVINGS BANK OF THOMPSON.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	944; total amount,	\$231,749.81
2	Number of depositors having \$1,000 and not over \$2,000,	111; total amount,	144,676.14
3	Number of depositors having over \$2,000 and not over \$10,000,	36; total amount,	84,814.11
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,091; total deposits,	\$461,240.06
6	Largest amount due a single depositor,		7,504.50
7	Number of accounts opened during the year, 75; number closed,	152.	
8	Amount of income received during the year,		27,810.87
9	Amount of dividends declared during the year,		18,612.52
10	Amount deposited, including interest credited, the past year,		63 339.89
11	Amount withdrawn during the year,		112,230 23
12	Decrease of deposits the past year,		48,890.34
13	Amount carried to surplus or profit and loss during the year,		5,752 82
14	Amount of paper past due,		22,865.73
15	Amount of paper charged off the past year,		8,846.77
16	Rate of dividend the last year, 4 per cent.; when paid, February and August.		
17	State tax during the past year,		1,096.58
18	Total office expenses the past year, including salaries,		2,348.95
19	Net amount of income during the year from real estate owned,		477 62
20	What assets, if any, yielding no income during the year,		34,141 59
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, last Tuesday of July.		

OFFICERS.—President, Geo. H. Nichols; Treasurer, Elmer C. Wood; Directors or Trustees, Thomas D. Sayles, Henry H. Dike, Louis P. Lamoureux, John Elliott, Charles Arnold, F. M. Messenger, James W. Kingsbury, Marvin D. Elliott, Thomas Hutchinson, Oscar Tourtellotte, O. G. Chase, Elmer C. Wood.

DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$314,400.00	Whole Amount of Deposits, \$372,699.91
Loans on Collateral Security, . . . 600.00	Surplus Account, . . . 26,568.78
Loans on Personal Sec'y only, . . . 26,425.00	Interest Account, . . . 4,437.97
Town and Borough Notes, . . . 24,500.00	
Railroad Bonds, . . . 6,000.00	
Bank Stocks in Connecticut, . . . 20,500.00	
Premium Account, . . . 1,027.50	
Expense Account, . . . 785.37	
Cash in Bank, . . . 8,425.01	
Cash on hand, . . . 1,043.78	
Total Assets, . . . \$403,706.66	Total Liabilities, . . . \$403,706.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Wallingford, Notes, \$	6,000.00	6,000.00	6,000.00
Borough of " " " " " " " " " "	18,500.00	18,500.00	18,500.00
RAILROAD BONDS.			
Chicago, Burlington & Quincy, 7s, 1903, . . .	6,000.00	6,000.00	7,020.00
BANK STOCKS.			
172 shares First National, Wallingford, . . .	17,200.00	17,200.00	18,920.00
27 " " " " Meriden, . . .	2,700.00	2,700.00	3,105.00
6 " Home " " " " " " " " " "	600.00	600.00	732.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,750; total amount,	\$251,470.42
2	Number of depositors having \$1,000 and not over \$2,000, . . .	58; total amount,	73,256.28
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	19; total amount,	47,973.21
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	1,827; total deposits,	\$372,699.91
6	Largest amount due a single depositor, . . .		4,043.85
7	Number of accounts opened during the year, . . .	413; number closed,	327.
8	Amount of income received during the year, . . .		19,987.22

DIME SAVINGS BANK OF WALLINGFORD. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

9	Amount of dividends declared during the year,	\$13,566.28
10	Amount deposited, including interest credited, the past year,	176,193.78
11	Amount withdrawn during the year,	161,408 65
12	Increase of deposits the past year,	14,785.13
13	Amount carried to surplus or profit and loss during the year,	4,275.89
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January, 2 per cent.; July, 2 per cent.	
17	State tax during the past year,	811.05
18	Total office expenses the past year, including salaries,	1,515.26
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	10,325.00
23	Date of annual meeting for choice of officers, second Tuesday in July.	

OFFICERS. — President, Samuel Simpson; Treasurer, Leonard B. Bishop; Directors or Trustees, L. M. Hubbard (1st Vice-President), John Atwater (2d Vice-President), P. T. Ives, Charles N. Jones, Hugh Mallon, Albert D. Judd, Linus H. Hall, George M. Hallenbeck.

DIME SAVINGS BANK OF WATERBURY.

G. S. PARSONS, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,121,145 00	Whole Amt. of Deposits, . \$2,426,265.12
Loans on Collateral Security, 342,186.99	Surplus Account, . . 40,000.00
Loans on Personal Sec'y only, 274,260.37	Interest Account, . . 64,744.53
Town, City, and Corp. Bonds, 121,500.00	Profit and Loss Account, . 28,539.60
Town, City, and Borough	
Notes and Orders, . . . 189,500.00	
School Dist. Notes and Orders, 33,000.00	
Railroad Bonds, . . . 293,000.00	
Bank Stocks in Connecticut, 64,100.00	
Bank Stocks in other States, 2,700.00	
Real Estate by Foreclosure, 50,000.00	
Premium Account, . . . 10,000.00	
Tax Account, . . . 64 14	
Insurance Account, . . . 45 50	
Safe and Fixtures, . . . 1,000.00	
Cash in Bank, . . . 27,360.66	
Cash on hand, . . . 29,686.59	
Total Assets, . . . \$2,559,549.25	Total Liabilities, . . \$2,559,549.25

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Waterbury, \$	189,500.00	189,500.00	189,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, Waterbury,	30,000.00	30,000.00	30,000.00
Waterville " "	2,000.00	2,000.00	2,000.00
Bucks Hill " "	150.00	150.00	150.00
Sawmill Plains, "	500.00	500.00	500.00
Center District, Watertown,	350.00	350.00	350.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Waterbury, 4½s, 1904,	5,000.00	5,000.00	5,000.00
" " 4½s, 1905,	5,000.00	5,000.00	5,000.00
" St. Louis, 4s, 1908,	20,000.00	20,000.00	19,800.00
" Cleveland, 5s, 1893,	12,000.00	12,000.00	12,000.00
" Paterson, 5s, 1895,	10,000.00	10,000.00	10,000.00
" " 5s, 1896,	10,000.00	10,000.00	10,000.00
" " 5s, 1902,	10,000.00	10,000.00	10,000.00
" Columbus, 6s, 1897,	24,500.00	24,500.00	24,500.00
" " 6s, 1902,	10,000.00	10,000.00	10,000.00

DIME SAVINGS BANK OF WATERBURY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.			
Stamford Borough, 4s, 1896, . . . \$	5,000.00	5,000.00	5,000.00
" " 4s, 1901, . . .	5,000.00	5,000.00	5,000.00
" " 4s, 1906, . . .	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Chicago & Northwestern: —			
Madison Extension, 7s, 1911,	28,000.00	31,500.00	35,840.00
Menominee " 7s, 1911,	25,000.00	27,000.00	32,500.00
Chicago & Tomah Division, 6s, 1905,	20,000.00	21,000.00	22,100.00
Chicago & Milwaukee, 7s, 1898,	5,000.00	5,000.00	5,512.50
Northwestern Union, 7s, 1917,	20,000.00	22,500.00	26,200.00
Northern Illinois, 5s, 1910,	20,000.00	20,000.00	21,000.00
Iowa Division, 4½s, 1902,	20,000.00	20,000.00	19,600.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	20,000.00	20,000.00	20,400.00
Syracuse, Binghamton & New York, 7s, 1906,	10,000.00	10,000.00	12,000.00
Sharon, 4½s, 1919,	20,000.00	20,000.00	19,700.00
Central Ohio, 4½s, 1930,	20,000.00	20,000.00	19,700.00
McKeesport & Belle Vernon, 6s, 1918,	20,000.00	20,000.00	23,300.00
Pitts., McKeesport & Youghiogheny, 6s, 1932,	10,000.00	10,000.00	12,250.00
Saginaw & Western, 6s, 1913,	15,000.00	15,000.00	15,000.00
Delaware & Hudson Canal Co., 7s, 1917,	5,000.00	6,000.00	6,750.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	26,250.00
BANK STOCKS.			
700 shares Waterbury National, . . .	35,000.00	58,500.00	70,000.00
40 " Hurlbut " West Winsted, . . .	4,000.00	5,600.00	6,000.00
24 " Shoe & Leather Nat., New York, . . .	2,400.00	2,700.00	2,700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,643; total amount, \$1,322,344.31
2	Number of depositors having \$1,000 and not over \$2,000, . . .	479; total amount, 624,798.28
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	84; total amount, 445,922.28
4	Number of depositors having over \$10,000,	2; total amount, 33,200.25
5	Total number of depositors, . . .	9,208; total deposits, \$2,426,265.12
6	Largest amount due a single depositor, . . .	19,343.36
7	Number of accounts opened during the year, 1,438; number closed, 1,134.	
8	Amount of income received during the year, . . .	125,175.83
9	Amount of dividends declared during the year, . . .	100,761.29
10	Amount deposited, including interest credited, the past year, . . .	810,453.72
11	Amount withdrawn during the year, . . .	756,825.84
12	Increase of deposits the past year, . . .	53,627.88
13	Amount carried to surplus or profit and loss during the year, . . .	None.

DIME SAVINGS BANK OF WATERBURY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

14	Amount of paper past due,	\$2,500.00
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4½ per cent.; when paid, October, 1892, and April, 1893.	
17	State tax during the year,	5,796.69
18	Total office expenses the past year, including salaries,	5,167.15
19	Net amount of income during the year from real estate owned,	3,000.00
20	What assets, if any, yielding no income during the year,	11,100.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	94,000.00
23	Date of annual meeting for choice of officers, second Wednesday in January.	

OFFICERS. — President, Henry H. Peck; Treasurer, G. S. Parsons; Directors or Trustees, E. Leavenworth, N. D. Granniss, A. O. Shepardson, John H. Nettleton, Chas. W. Gillette, Henry H. Peck, E. M. Burrall, C. T. Hickox, Fred. A. Spencer, John W. Smith, Edward C. Lewis, Leman W. Cutler, E. L. Frisbie, Sr., Buel Hemenway, G. S. Parsons.

DIME SAVINGS BANK OF WILLIMANTIC.

JOHN L. WALDEN, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$339,484.00	Whole Amount of Deposits, . . .	\$687,116.33
Loans on Collateral Security, . . .	98,129.61	Surplus Account, . . .	20,000.00
Loans on Personal Sec'y only, . . .	76,962.25	Interest Account, . . .	976.39
Town, City, and Corp. B'ds, . . .	9,528.00	Profit and Loss Account, . . .	1,060.57
Town, City, and Borough Notes and Orders, . . .	8,000.00		
School District Notes and Orders,	8,500.00		
Railroad Bonds,	40,428.72		
Bank Stocks in Connecticut, . . .	80,148.00		
Real Estate by Foreclosure, . . .	3,376.04		
Banking House,	12,000.00		
Certificates of Deposit,	8,000.00		
Furniture and Fixtures,	3,411.64		
Cash in Bank,	5,711.54		
Cash on hand,	15,473.49		
Total Assets,	\$709,153.29	Total Liabilities,	\$709,153.29

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BOROUGH NOTES AND ORDERS.			
Borough of Willimantic, \$	8,000.00	8,000.00	8,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Second, Windham,	8,500.00	8,500.00	8,500.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Omaha, Neb., 6s, 1898,	1,500.00	1,577.00	1,577.00
“ “ “ “ “ “ 1899,	7,500.00	7,951.00	7,951.00
RAILROAD BONDS.			
Dubuque Division, C., M. & St. Paul, 6s, 1920,	12,000.00	13,325.67	13,200.00
Menominee Extension, C. & N. West., 7s, 1911,	5,000.00	6,891.93	6,900.00
Chicago & Southwestern, 7s, 1899,	500.00	550.00	600.00
“ “ “ “ C., M. & St. P., 6s, 1909,	5,000.00	5,950.00	6,000.00
Staten Island, 4½s, 1943,	11,000.00	11,173.85	11,200.00
Cedar Rapids & Mo. River, 7s, 1916,	2,000.00	2,537.27	2,600.00

DIME SAVINGS BANK OF WILLIMANTIC.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
119	shares First National, Hartford, . . . \$	11,900.00	12,541.00	13,090.00
136	" " " " Norwich, . . .	13,600.00	13,600.00	13,600.00
50	" " " " Stafford Springs, . . .	5,000.00	5,000.00	5,500.00
63	" " " " Willimantic, . . .	6,300.00	7,185.00	7,500.00
105	" Mer. Loan & Trust Co., " . . .	10,500.00	11,043.00	11,500.00
9	" Nat. Exchange, Hartford, . . .	450.00	594.00	550.00
12	" City, " . . .	1,200.00	1,110.00	1,200.00
30	" Thames National, Norwich, . . .	3,000.00	4,050.00	4,500.00
37	" Uncas " " . . .	1,850.00	2,205.00	1,850.00
120	" Second " " . . .	12,000.00	13,800.00	13,800.00
26	" Rockville " Rockville, . . .	2,600.00	2,970.00	3,000.00
50	" Nat. Bank of Com., New London, . .	5,000.00	6,050.00	6,050.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	2,991; total amount,	\$337,102.95
2	Number of depositors having \$1,000 and not over \$2,000, . . .	207; total amount,	208,719.67
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	59; total amount,	141,293.71
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	3,257; total deposits,	\$687,116.33
6	Largest amount due a single depositor, . . .		8,492.29
7	Number of accounts opened during the year, 640; number closed, 519, . . .		
8	Amount of income received during the year, . . .		30,218.91
9	Amount of dividends declared during the year, . . .		23,718.52
10	Amount deposited, including interest credited, the past year, . . .		192,841.56
11	Amount withdrawn during the year, . . .		169,837.73
12	Increase of deposits the past year, . . .		23,003.83
13	Amount carried to surplus or profit and loss during the year, . . .		1,300.00
14	Amount of paper past due, . . .		3,800.00
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October, . . .		
17	State tax during the past year, . . .		1,499.29
18	Total office expenses the past year, including salaries, . . .		2,289.23
19	Net amount of income during the year from real estate owned, . . .		314.00
20	What assets, if any, yielding no income during the year, . . .		8,302.29
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		30,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July, . . .		

OFFICERS.—President, James Walden; Treasurer, John L. Walden; Directors or Trustees, James Walden, Ansel Arnold, Frederick Rogers, Amos T. Fowler, Edwin G. Sumner, John L. Walden.

ESSEX SAVINGS BANK.

E. W. REDFIELD, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$234,435.00	Whole Amount of Deposits, \$614,274.31	
Loans on Collateral Security, . . .	5,800.00	Surplus Account, . . .	25,000.00
Loans on Personal Sec'y only, . . .	13,393.00	Profit and Loss Account, . . .	23,923.05
Town, City, and Corp. Bonds, . . .	114,500.00	Rents,	1,174.96
Railroad Bonds,	146,500.00		
Railroad Stocks,	2,767.50		
Bank Stocks in Connecticut, . . .	61,294.33		
Bank Stocks in other States, . . .	19,204.37		
Real Estate by Foreclosure, . . .	22,873.33		
Banking House,	4,000.00		
Office Furniture, Safe, etc., . . .	760.00		
Expense Account,	581.91		
Sundry Accounts,	401.89		
Premium Account,	23,085.21		
Cash in Bank,	13,611.60		
Cash on hand,	1,144.18		
Suspense,	20.00		
Total Assets,	\$664,372.32	Total Liabilities,	\$664,372.32

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
Delaware & Hudson Canal Co.,	\$ 2,900.00	2,767.50	3,451.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Lyme, 4s, 1898,	500.00	500.00	500.00
" Essex, 4s, 1911,	17,000.00	17,000.00	17,000.00
City of Cincinnati, 7s, 1904,	8,000.00	8,000.00	9,600.00
" " " " " 7 ¹ / ₈ s, 1902,	19,000.00	19,000.00	22,800.00
" " " " " 6s, 1909,	10,000.00	10,000.00	11,600.00
" Chicago, 7s, 1894,	4,000.00	4,000.00	4,100.00
" Columbus, Ohio, 6s, 1896,	10,000.00	10,000.00	10,200.00
" " " " " 6s, 1900,	3,000.00	3,000.00	3,240.00
" " " " " 6s, 1907,	24,000.00	24,000.00	23,920.00
" St. Louis, Mo., 6s, 1895,	10,000.00	10,000.00	10,100.00
" New Haven, Conn., 3 ¹ / ₈ s, 1939,	1,060.00	1,000.00	1,000.00
" Davenport, Iowa, 6s, 1899,	8,000.00	8,000.00	8,320.00
RAILROAD BONDS.			
Central Pacific, 6s, 1898,	1,000.00	1,000.00	1,060.00
New York Central & Hudson River, 7s, 1903,	15,000.00	15,000.00	18,000.00
Chic., Mil. & St. P., Mineral Point, 5s, 1910,	21,000.00	21,000.00	22,050.00
" " " " Southwest Div., 6s, 1909,	14,000.00	14,000.00	16,100.00

ESSEX SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chic., Mil. & St. P., Dubuque Div., 6s, 1920, \$	8,000.00	8,000.00	9,760.00
Milwaukee & St. Paul, 7s, 1903,	10,000.00	10,000.00	11,200.00
Joliet & Northern Indiana, 6s, 1907,	10,000.00	10,000.00	11,500.00
Iowa Falls & Sioux City, 6s, 1917,	15,000.00	15,000.00	18,150.00
Chicago & Tomah, 6s, 1908,	8,000.00	8,000.00	9,200.00
Atchison, Topeka & Santa Fe, 4s, 1989,	6,000.00	6,000.00	6,000.00
“ “ “ 2½s, 1989,	3,500.00	3,500.00	2,450.00
St. Louis, Jacksonville & Chicago, 7s, 1894,	10,000.00	10,000.00	10,200.00
Iowa Midland, 8s, 1900,	5,000.00	5,000.00	6,000.00
Northern Illinois, 5s, 1910,	5,000.00	5,000.00	5,250.00
Central Ohio, 4½s, 1930,	5,000.00	5,000.00	5,000.00
Chicago & Northwestern, 6s, 1929,	4,000.00	4,000.00	5,000.00
Saginaw & Western, 6s, 1913,	5,000.00	5,000.00	5,900.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1928,	1,000.00	1,000.00	1,060.00
BANK STOCKS.			
40 shares Central National, Middletown,	3,000.00	4,263.00	3,120.00
40 “ Middlesex County “ “	4,000.00	4,173.00	4,060.00
47 “ Middletown “ “	3,525.00	5,007.00	3,807.00
19 “ Charter Oak “ Hartford,	1,900.00	2,093.00	1,805.00
12 “ City, “ “	1,200.00	1,212.00	1,140.00
20 “ Hartford “ “	2,000.00	3,105.00	3,000.00
18 “ Hartford Trust Co., “ “	1,800.00	1,818.00	2,250.00
50 “ National Exchange, “ “	2,500.00	3,250.00	3,000.00
27 “ Phoenix National, “ “	2,700.00	2,875.00	3,240.00
10 “ Deep River “ Deep River,	1,000.00	1,200.00	1,200.00
38 “ Danbury “ Danbury,	3,800.00	5,034.00	5,000.00
18 “ Pahquioque “ “	1,800.00	2,436.00	2,400.00
7 “ First “ Bridgeport,	700.00	1,246.00	1,400.00
7 “ Merchants “ Norwich,	700.00	700.00	700.00
25 “ Second “ “	2,500.00	2,900.00	2,900.00
20 “ Uncas “ “	1,000.00	1,260.00	1,260.00
10 “ Second, “ New Haven,	1,000.00	1,160.00	1,680.00
25 “ National, “ Norwalk,	2,500.00	2,650.00	2,375.00
20 “ Fairfield County “ “	2,000.00	2,000.00	2,000.00
57 “ Saybrook “ Essex,	2,850.00	4,107.50	2,850.00
15 “ Yale “ New Haven,	1,500.00	1,784.83	1,687.50
50 “ First “ Meriden,	5,000.00	5,906.00	5,900.00
7 “ Conn. Trust and S.D. Co., Hartford,	700.00	1,120.00	1,120.00
30 “ American Ex. National, New York,	3,000.00	3,257.50	3,410.00
11 “ Continental “ “	1,100.00	1,563.75	1,430.00
30 “ Chatham “ “	750.00	635.62	2,250.00
10 “ Bank of New York, “ “	1,000.00	1,005.00	2,010.00
10 “ “ America, “ “	1,000.00	992.50	2,000.00
25 “ Fourth National, “ “	2,500.00	3,087.50	4,900.00
18 “ Ninth “ “	1,800.00	1,900.00	2,340.00
20 “ Park “ “	2,000.00	2,062.50	4,000.00
28 “ Bank of Commerce, “ “	2,800.00	2,800.00	4,480.00
16 “ Shoe and Leather National, “ “	1,600.00	1,900.00	2,240.00

ESSEX SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,675; total amount,	\$416,681.20
2	Number of depositors having \$1,000 and not over \$2,000, .	108; total amount,	43,305.42
3	Number of depositors having over \$2,000 and not over \$10,000, .	46; total amount,	154,287.69
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,829; total deposits,	\$614,274.31
6	Largest amount due a single depositor,		7,595.90
7	Number of accounts opened during the year, 144; number closed, 166.		
8	Amount of income received during the year,		35,306.87
9	Amount of dividends declared during the year,		24,440.56
10	Amount deposited, including interest credited, the past year,		84,373.26
11	Amount withdrawn during the year,		88,961.10
12	Decrease of deposits the past year,		4,587.84
13	Amount carried to surplus or profit and loss during the year,		343.78
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		1,330.16
18	Total office expenses the past year, including salaries,		2,312.40
19	Net amount of income during the year from real estate owned,		528.02
20	What assets, if any, yielding no income during the year,		2,000.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		5,000.00
23	Date of annual meeting for choice of officers, fourth Monday in July.		

OFFICERS. — President, J. H. Tucker; Treasurer, E. W. Redfield; Directors or Trustees, Joseph H. Tucker, Charles H. Hubbard, N. H. Williams, G. K. Dickinson, William H. Parmelee.

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

JAMES H. BAILEY, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$295,327.00	Whole Amount of Deposits, . . .	\$590,015.19
Loans on Collateral Security, . . .	41,535.00	Surplus Account, . . .	18,000.00
Loans on Personal Sec'y only, . . .	14,050.00	Interest Account, . . .	11,315.70
Town, City, and Corp. Bonds, . . .	81,898.50	Profit and Loss Account, . . .	5,674.84
Town, City, and Borough Notes and Orders, . . .	30,000.00		
School Dist. Notes and Orders, . . .	11,900.00		
Railroad Bonds, . . .	12,500.00		
Bank Stocks in Connecticut, . . .	37,480.00		
Bank Stocks in other States, . . .	45,805.00		
Real Estate by Foreclosure, . . .	19,154.90		
Furniture and Fixtures, . . .	1,200.00		
Suspense Account, . . .	199.42		
Cash in Bank, . . .	31,697.26		
Cash on hand, . . .	2,258.65		
Total Assets, . . .	\$625,005.73	Total Liabilities, . . .	\$625,005.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk, \$	25,000.00	25,000.00	25,000.00
Borough of Norwalk,	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Over River School District,	7,350.00	7,350.00	7,350.00
Center School District,	4,550.00	4,550.00	4,550.00
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Norwalk Sewer, 4s, 1907,	10,000.00	10,000.00	10,000.00
Borough of Bethel, Water, 6s, 1903,	12,000.00	12,456.00	14,040.00
City of Columbus, Ohio, Imp., 6s, 1896,	2,000.00	2,080.00	2,040.00
“ “ “ “ 6s, 1903,	5,000.00	5,425.00	5,425.00
“ “ “ “ 6s, 1906,	21,000.00	21,937.50	21,937.50
City of Newark, N. J., 4s, 1922,	10,000.00	10,000.00	10,000.00
City of Chicago, 4s, 1921,	20,000.00	20,000.00	20,000.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917,	10,000.00	12,500.00	12,300.00

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.— CONT.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
15 shares	Central National, Norwalk, . . . \$	1,500.00	1,500.00	1,800.00
75 "	National, Norwalk,	7,500.00	7,500.00	7,800.00
91 "	Fairfield Co. National, Norwalk, . .	9,100.00	9,100.00	8,190.00
85 "	City National, South Norwalk, . . .	8,500.00	8,500.00	9,350.00
15 "	First National, New Canaan,	1,500.00	1,275.00	1,500.00
14 "	First National, Westport,	1,400.00	1,400.00	1,456.00
3 "	Connecticut National, Bridgeport, . .	300.00	405.00	450.00
8 "	First National, Norwich,	800.00	800.00	800.00
50 "	Thames National, Norwich,	5,000.00	7,000.00	7,000.00
40 "	Continental National, New York, . . .	4,000.00	4,000.00	5,200.00
50 "	Fourth National, "	5,000.00	5,000.00	9,500.00
50 "	National Republic, "	5,000.00	5,000.00	8,500.00
30 "	Mercantile National, "	3,000.00	3,000.00	6,300.00
30 "	Central "	3,000.00	3,000.00	3,600.00
72 "	Merchants Exc. "	3,600.00	3,600.00	4,500.00
255 "	Phoenix "	5,100.00	5,100.00	6,120.00
187 "	Tradesmens "	7,480.00	7,480.00	7,480.00
10 "	Seventh "	1,000.00	1,000.00	1,250.00
30 "	Western "	3,000.00	3,000.00	3,300.00
50 "	Southern "	5,000.00	5,625.00	5,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,239; total amount,	\$272,928.93
2	Number of depositors having \$1,000 and not over \$2,000,	129; total amount,	167,783.62
3	Number of depositors having over \$2,000 and not over \$10,000,	46; total amount,	149,302.64
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,414; total deposits,	\$590,015.19
6	Largest amount due a single depositor,		7,852.69
7	Number of accounts opened during the year, 233; number closed, 227.		
8	Amount of income received during the year,		31,282.99
9	Amount of dividends declared during the year,		22,197.21
10	Amount deposited, including interests credited the past year,		170,762.78
11	Amount withdrawn during the year,		132,466.53
12	Increase of deposits the past year,		38,296.25
13	Amount carried to surplus or profit and loss during the year,		2,096.49
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 10th and Oct. 10th.		
17	State tax during the past year,		1,180.14
18	Total office expenses the past year, including salaries,		3,772.49
19	Net amount of income during the year from real estate owned,		1,184.41

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—CONT.

MISCELLANEOUS ITEMS.—CONTINUED.

20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	\$13,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in January.	

OFFICERS.—President, Winfield S. Moody; Vice-President, Martin S. Craw; Treasurer, James H. Bailey; Directors or Trustees, Winfield S. Moody, Martin S. Craw, Alfred H. Camp, Henry F. Guthrie, J. Thornton Prowitt, Joseph C. Randle, James G. Gregory, Charles Olmstead.

FALLS VILLAGE SAVINGS BANK.

U. H. MINER, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$229,333.81	Whole Amount of Deposits, \$635,654.42	
Loans on Collateral Security, . . .	20,000.00	Surplus Account, . . .	28,000.00
Loans on Personal Sec'y only, . . .	100,236.57	Interest Account, . . .	6,518.41
Town, City, and Corporation Bonds, . . .	88,500.00		
Railroad Bonds, . . .	121,235.00		
Bank Stocks in Connecticut, . . .	38,857.00		
Bank Stocks in other States, . . .	11,200.00		
Real Estate by Foreclosure, . . .	35,268.32		
Banking House, . . .	12,230.28		
Insurance Account, . . .	237.00		
Expense Account, . . .	584.09		
Cash in Bank, . . .	7,861.39		
Cash on hand, . . .	4,629.37		
Total Assets, . . .	\$670,172.83	Total Liabilities, . . .	\$670,172.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cleveland, Ohio, 6s, 1898, \$	20,000.00	20,000.00	21,400.00
Cincinnati, " 6s, 1909,	10,000.00	10,000.00	11,700.00
Columbus, " 6s, 1907,	14,000.00	14,000.00	14,700.00
" " 5s, 1913,	10,000.00	11,000.00	10,500.00
Omaha, Neb., 6s, . . .	5,000.00	5,000.00	5,200.00
Harrisburgh, Pa., 5s, 1900,	5,000.00	5,000.00	5,000.00
Duluth, Minn., 6s, 1895,	2,000.00	2,000.00	2,060.00
" " 6s, 1896,	2,000.00	2,000.00	2,080.00
" " 6s, 1897,	2,000.00	2,000.00	2,100.00
" " 4s, 1920,	5,000.00	5,000.00	5,000.00
St. Paul, " 4s, 1919,	7,000.00	7,000.00	7,000.00
" " 6s, 1898,	500.00	500.00	530.00
" " 6s, 1900,	5,000.00	5,000.00	5,400.00
RAILROAD BONDS.			
Chicago and Northwestern:—			
Madison Extension, 7s, 1911,	10,000.00	13,100.00	12,700.00
Northwestern Union, 7s, 1917,	10,500.00	14,210.00	13,860.00
Menominee Extension, 7s, 1911,	5,000.00	6,750.00	6,350.00
Chicago & Tomah, 6s, 1905,	10,000.00	11,950.00	11,100.00
Milwaukee & Madison, 6s, 1905,	10,000.00	11,900.00	11,100.00
Ottumwa, Cedar Falls & St. P'l, 5s, 1909,	5,000.00	5,000.00	5,150.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	BOOK VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, . . . 5s, 1910, \$	5,000.00	5,000.00	5,150.00
Southwestern Division, . . . 6s, 1909,	5,000.00	5,000.00	5,700.00
Ill. Cen., Springfield Division, . . 6s, 1898,	10,000.00	10,000.00	10,600.00
Chicago & Alton, . . . 6s, 1912,	5,000.00	5,000.00	5,600.00
C., R. I. & Pac., Chic. & S'western, 7s, 1899,	5,000.00	6,400.00	5,600.00
Delaware & Bound Brook, . . . 7s, 1905,	5,000.00	6,550.00	6,000.00
Morris & Essex, . . . 7s, 1914,	10,000.00	13,950.00	13,000.00
Joliet & N. Indiana, . . . 7s, 1907,	5,000.00	6,425.00	6,150.00
BANK STOCKS.			
167 shares National Iron, Falls Village, . .	16,700.00	18,217.00	20,040.00
40 " First National, Norwich, . . .	4,000.00	4,000.00	4,200.00
89 " Second " " . . .	8,900.00	10,940.00	10,324.00
30 " Thames " " . . .	3,000.00	4,500.00	4,500.00
12 " Merchants " " . . .	1,200.00	1,200.00	1,320.00
112 " Continental " New York, . . .	11,200.00	11,200.00	15,232.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,296; total amount,	\$260,747.74
2	Number of depositors having \$1,000 and not over \$2,000, .	108; total amount,	141,405.40
3	Number of depositors having over \$2,000 and not over \$10,000,	70; total amount,	233,501.28
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	1,474; total deposits,	\$635,654.42
6	Largest amount due a single depositor, . . .		9,342.77
7	Number of accounts opened during the year, 190; number closed, 158.		
8	Amount of income received during the year, . . .		32,564.92
9	Amount of dividends declared during the year, . . .		24,340.93
10	Amount deposited, including interest credited, the past year,		131,501.53
11	Amount withdrawn during the year, . . .		105,127.46
12	Increase of deposits the past year, . . .		26,374.07
13	Amount carried to surplus or profit and loss during the year,		2,000.00
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, . . .		1,303.83
18	Total office expenses the past year, including salaries, . . .		2,308.68
19	Net amount of income during the year from real estate owned,		753.22
20	What assets, if any, yielding no income during the year, . . .		2,000.00

FALLS VILLAGE SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	\$13,000.00
23	Date of annual meeting for choice of officers, September.	

OFFICERS.— President, Daniel Brewster; Treasurer, U. H. Miner; Directors or Trustees, Daniel Brewster, H. C. Gaylord, U. H. Miner, E. J. Hornbeck, J. H. Barnum, J. Lee Ensign.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED. B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$1,024,016.00	Whole Amt. of Deposits, \$2,125,004.69	
Loans on Collateral Security, 105,028.00		Surplus Account, . . .	100,000.00
Loans on Personal Sec'y only, 7,650.00		Interest Account, . . .	23,181.92
Town, City, and Corp. B'ds, 531,000.00		Profit and Loss Account, .	19,689.60
School Dist. Notes and Orders, 500.00		Loan Account, . . .	3,781.76
Railroad Bonds, . . .	145,500.00		
Bank Stocks in Connecticut, 245,250.00			
Real Estate by Foreclosure, 69,177.49			
Bank Block, . . .	49,710.70		
Tax Account, . . .	2,191.85		
Expense Account, . . .	1,943.41		
Loan Accounts, . . .	1,919.39		
Cash in Bank, . . .	74,190.74		
Cash on hand, . . .	13,580.39		
Total Assets, . . .	\$2,271,657.97	Total Liabilities, . . .	\$2,271,657.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Farm Hill School District, Middletown, . . . \$	500.00	500.00	500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1894-1908,	120,000.00	120,000.00	120,000.00
“ Portland, “ 3 ⁶⁵ / ₁₀₀ s, 1909, .	11,000.00	10,800.00	10,450.00
“ “ “ 4s, 1896-1911, .	26,000.00	26,000.00	26,000.00
“ “ “ 4s, 1905, .	30,000.00	30,000.00	30,000.00
“ Middlefield, “ 4s, 1894-1906,	13,000.00	13,000.00	13,000.00
“ Chatham, “ 3 ⁷⁵ / ₁₀₀ s, 1910, .	35,000.00	35,000.00	33,250.00
“ Lyme, “ 5s, 1898, .	2,000.00	2,000.00	2,060.00
City of Bath, Me., 6s, 1902, .	6,000.00	6,000.00	6,600.00
“ St. Louis, Mo., 6s, 1905, .	5,000.00	5,000.00	5,700.00
“ “ “ 6s, 1906, .	10,000.00	10,000.00	11,500.00
“ Kansas City, Mo., 7s, 1897, .	6,000.00	6,000.00	6,480.00
“ Youngstown, Ohio, 6s, 1894-1898,	7,600.00	7,600.00	7,866.00
“ “ “ 6s, 1894-1903,	16,800.00	16,800.00	17,976.00
“ Columbus, “ 6s, 1896-1911,	94,400.00	94,400.00	96,879.00
“ “ “ 5s, 1910, .	15,000.00	15,000.00	15,450.00
“ Milwaukee, Wis., 7s, 1901-1902,	17,000.00	17,000.00	18,360.00
“ Detroit, Mich., 7s, 1905, .	5,000.00	5,000.00	6,200.00
“ Saginaw, “ 5s, 1894-1895,	10,000.00	10,000.00	10,000.00
“ Joliet, Ill., 5s, 1895, .	10,000.00	10,000.00	10,000.00
“ Topeka, Kan., 6s, 1894-1897,	8,000.00	8,000.00	8,080.00

FARMERS & MECHANICS SAVINGS BANK.—CONTINUED.

INVESTMENTS — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
City of Duluth, Minn.,	7s,	1894-1898, \$		7,047.23	7,000.00	7,284.11
" " "	4s,	1920-1921,		17,000.00	16,500.00	15,980.00
" Council Bluffs, Iowa,	8s,	1896,		10,000.00	10,000.00	10,600.00
" Davenport, "	6s,	1900,		10,000.00	10,000.00	10,300.00
" Denver, Colo.,	4s,	1899-1904,		10,000.00	9,900.00	9,600.00
" " "	5s,	1901-1906,		5,000.00	5,000.00	5,100.00
" Omaha, Neb.,	5s,	1912,		25,000.00	25,000.00	25,750.00
RAILROAD BONDS.						
Baltimore & Cumberland Valley,	6s,	1931,		10,000.00	10,000.00	11,700.00
Ch., No. W'n, Mis. Riv. & Cr. Rap. div.	7s,	1894,		1,500.00	1,500.00	1,515.00
" " " "	7s,	1916,		8,000.00	8,000.00	10,160.00
" " Des Moines & Min'ps	7s,	1907,		10,000.00	10,000.00	12,000.00
Ch. Mil. & St. Pl., Ch. & L. Sup.	5s,	1921,		3,000.00	3,000.00	3,000.00
" " " Dubuque	6s,	1920,		15,000.00	15,000.00	17,100.00
" " " La Cr. & Dav.	5s,	1919,		21,000.00	21,000.00	21,000.00
" " " Min'al Point	5s,	1910,		15,000.00	15,000.00	15,000.00
" " " Southwestern	6s,	1909,		10,000.00	10,000.00	10,800.00
Fonda, Johnstown & Gloversville,	7s,	1900,		4,000.00	4,000.00	4,440.00
Saginaw & Western,	6s,	1913,		15,000.00	15,000.00	15,000.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	26,000.00
Troy & Bennington,	6s,	1898-9,		8,000.00	8,000.00	8,320.00
BANK STOCKS.						
300 shares Middlesex Co. Nat., Middletown,				30,000.00	30,000.00	30,900.00
372 " Central " "				27,900.00	27,900.00	39,060.00
528 " Middletown " "				39,600.00	39,600.00	57,552.00
303 " First " "				30,300.00	30,300.00	31,815.00
20 " " Wallingford,				2,000.00	2,000.00	2,140.00
124 " " Portland,				12,400.00	12,400.00	13,020.00
238 " " Meriden,				23,800.00	23,800.00	27,608.00
46 " Meriden " "				4,600.00	4,600.00	6,118.00
180 " Home " "				18,000.00	18,000.00	21,240.00
120 " First " Norwich,				12,000.00	12,000.00	12,000.00
120 " Second " "				12,000.00	12,000.00	13,200.00
111 " Thames " "				11,100.00	11,100.00	16,650.00
33 " Uncas " "				1,650.00	1,650.00	1,749.00
100 " New Britain " New Britain,				10,000.00	10,000.00	16,000.00
5 " Deep River " Deep River,				500.00	500.00	600.00
30 " Nat. Commerce, New London,				3,000.00	3,000.00	3,750.00
64 " " New England, East Haddam,				6,400.00	6,400.00	6,976.00

FARMERS & MECHANICS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,338; total amount,	\$755,685.09
2	Number of depositors having \$1,000 and not over \$2,000,	422; total amount,	571,564.15
3	Number of depositors having over \$2,000 and not over \$10,000,	231; total amount,	773,899.24
4	Number of depositors having over \$10,000,	2; total amount,	23,856.21
5	Total number of depositors,	3,993; total deposits,	\$2,125,004.69
6	Largest amount due a single depositor,		13,452.12
7	Number of accounts opened during the year, 550; number closed,	559.	
8	Amount of income received during the year,		119,381.40
9	Amount of dividends declared during the year,		83,176.66
10	Amount deposited, including interest credited, the past year,		511,037.31
11	Amount withdrawn during the year,		464,659.70
12	Increase of deposits the past year,		46,377.61
13	Amount carried to surplus or profit and loss during the year,		28,915.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, after Feb. 10th and Aug. 10th.		
17	State tax during the past year,		4,308.95
18	Total office expenses the past year, including salaries,		7,401.05
19	Net amount of income during the year from real estate owned,		5,624.61
20	What assets, if any, yielding no income during the year,		2,650.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		22,176.00
23	Date of annual meeting for choice of officers, second Wednesday in July.		

OFFICERS.—President, John M. Douglas; Treasurer, Fred. B. Chaffee; Directors or Trustees, Jno. M. Douglas, Benjamin Douglas, Samuel T. Camp, E. Bound Chaffee, L. Bailey, M.D., Arthur B. Calef, Ezra G. Cone, S. Stearns, Hezekiah Scovill, Oscar Leach, Wm. W. Wilcox, O. Vincent Coffin, D. H. Chase, LL.D., Daniel B. Coe, Aug. H. Conklin, Henry G. Newton, Geo. N. Ward, Jas. K. Guy, Geo. T. Meech, F. J. Chaffee.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, \$1,815,841.00 Loans on Collateral Security, 49,500.00 Loans on Pers'l Sec'ty only, 3,000.00 Town, City, and Corp. B'ds, 180,000.00 Railroad Bonds, 470,000.00 Bank Stocks in Connecticut, 157,800.00 Bank Stocks in other States, 20,300.00 Real Estate by Foreclosure, 44,510.00 Banking House, 6,000.00 Cash in Bank, 70,071.22 Cash on hand, 2,076.45	Whole Amount of Deposits, \$2,638,964.19 Surplus Account, 80,000.00 Interest Account, 98,376.73 Due on uncompleted Loan, 1,757.75
Total Assets, \$2,819,098.67	Total Liabilities, \$2,819,098.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, Conn., Town, 4½s, 1900, \$	10,000.00	10,000.00	10,000.00
South Norwalk, Conn., Town, 6s, 1905,	10,000.00	10,000.00	10,000.00
Bath, Maine, City, 6s, 1902,	10,000.00	10,000.00	12,000.00
Fort Wayne, Ind., 4½s, 1913,	10,000.00	10,000.00	10,500.00
New Albany, " " 5s, 1915,	10,000.00	10,000.00	10,500.00
Boston, Mass., " 4s, 1919,	30,000.00	30,000.00	30,500.00
" " " 5s, 1906,	20,000.00	20,000.00	22,000.00
Providence, R. I., " 5s, 1906,	30,000.00	30,000.00	33,000.00
Newark, N. J., " 6s, 1909,	20,000.00	20,000.00	23,000.00
Paterson, " " 5s, 1905,	10,000.00	10,000.00	10,800.00
" " " 5s, 1906,	10,000.00	10,000.00	10,800.00
Cleveland, Ohio, " 4½s, 1898,	10,000.00	10,000.00	10,100.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917,	40,000.00	40,000.00	48,400.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,300.00
Buffalo, New York & Erie, 7s, 1916,	30,000.00	30,000.00	40,500.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	10,000.00	10,000.00	13,100.00
N. Y. Central & Hudson River, 7s, 1903,	20,000.00	20,000.00	24,000.00
N. Y., Prov. & Boston, 7s, 1899,	10,000.00	10,000.00	11,300.00
Terre Haute & Indianapolis, 5s, 1925,	40,000.00	40,000.00	43,200.00
Greene, 7s, 1902,	10,000.00	10,000.00	11,800.00
North Western Union, 7s, 1917,	70,000.00	70,000.00	95,200.00
Chic., Mil. & St. P., S. W. Div., 6s, 1909,	30,000.00	30,000.00	34,000.00
Chicago & Southwestern, 7s, 1899,	20,000.00	20,000.00	23,600.00

FARMINGTON SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Chicago & Tomah,	6s,	1905,	\$	30,000.00	30,000.00	33,000.00
Illinois Central, Springfield Div.,	6s,	1898,		40,000.00	40,000.00	42,000.00
Maple River,	7s,	1897,		10,000.00	10,000.00	10,800.00
Milwaukee & Madison,	6s,	1905,		10,000.00	10,000.00	11,100.00
Milwaukee & St. Paul,	7s,	1903,		20,000.00	20,000.00	23,600.00
Baltimore & Cumberland Valley Ex.,	6s,	1931,		10,000.00	10,000.00	12,500.00
Saginaw & Western,	6s,	1913,		10,000.00	10,000.00	10,000.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	10,000.00	11,900.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	20,000.00	24,000.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	12,000.00
Delaware & Hudson,	7s,	1917,		10,000.00	10,000.00	13,300.00
BANK STOCKS.						
90 shares Charter Oak National,	Hartford,			9,000.00	9,000.00	8,505.00
100 " Farmers & Mech.,	"			10,000.00	10,000.00	10,000.00
150 " National Exchange,	"			7,500.00	7,500.00	9,000.00
10 " Hartford National,	"			1,000.00	1,000.00	1,500.00
70 " State,	"			7,000.00	7,000.00	7,000.00
40 " Mercantile National,	"			4,000.00	4,000.00	3,000.00
50 " Aetna	"			5,000.00	5,000.00	6,000.00
200 " First	"			20,000.00	20,000.00	20,000.00
70 " American	"			3,500.00	3,500.00	4,200.00
50 " Hartford Trust Co.,	"			5,000.00	5,000.00	6,250.00
100 " National New Haven,	New Haven,			10,000.00	10,000.00	16,700.00
60 " Merchants National,	"			3,000.00	3,000.00	2,760.00
50 " Meriden	Meriden,			5,000.00	5,000.00	6,000.00
220 " Home	"			22,000.00	22,000.00	24,200.00
200 " First	"			20,000.00	20,000.00	21,000.00
8 " Middlesex County Nat.,	Middletown,			800.00	800.00	800.00
50 " New Britain National,	New Britain,			5,000.00	5,000.00	6,500.00
100 " Nat. Bank of Norwalk,	Norwalk,			10,000.00	10,000.00	11,000.00
100 " First National,	Litchfield,			10,000.00	10,000.00	12,500.00
106 " Merchants,	New York,			5,300.00	5,300.00	7,420.00
50 " Nat. Bank of Commerce,	"			5,000.00	5,000.00	9,500.00
100 " American Exchange Nat.,	"			10,000.00	10,000.00	15,800.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000;	2,817; total amount,	\$711,809.19
2	Number of depositors having \$1,000 and not over \$2,000,	520; total amount,	688,372.00
3	Number of depositors having over \$2,000 and not over \$10,000,	336; total amount,	1,151,175.00
4	Number of depositors having over \$10,000,	7; total amount,	87,608.00
5	Total number of depositors,	3,680; total deposits,	\$2,638,964.19
6	Largest amount due a single depositor,		16,593.63

FARMINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the year, 281; number closed, 250.	
8	Amount of income received during the year,	\$153,220.80
9	Amount of dividends declared during the year,	114,534.45
10	Amount deposited, including interest credited, the past year, .	411,215.27
11	Amount withdrawn during the year,	313,748.69
12	Increase of deposits the past year,	97,466.58
13	Amount carried to surplus or profit and loss during the year, .	5,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ January, 2 July.	
17	State tax during the past year,	6,099.92
18	Total office expenses the past year, including salaries, . . .	6,135.08
19	Net amount of income during the year from real estate owned, .	1,235.55
20	What assets, if any, yielding no income during the year? . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	43,000.00
23	Date of annual meeting for choice of officers, third Monday in January.	

OFFICERS—President, Franklin Wheeler; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Edward Norton, Chauncey Deming, Henry W. Barbour, Erastus Gay, Julius Gay, Newton Hart, Edward H. Deming, Danforth N. Barney.

FREESTONE SAVINGS BANK, PORTLAND.

JNO. H. SAGE, Treasurer.

INCORPORATED, 1835.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$119,770.00	Whole Amount of Deposits, \$389,523.66	
Loans on Collateral Security, . . .	50,739.00	Surplus Account, . . .	19,000.00
Loans on Personal Sec'y only, . . .	40,299.50	Interest Account, . . .	1,633.34
Town, City, and Corp. Bonds, . . .	63,000.00	Profit and Loss Account, . . .	7,152.54
School District Notes and Orders,	16,502.55		
Railroad Bonds,	74,000.00		
Bank Stocks in Connecticut, . . .	31,525.00		
Bank Stocks in Other States, . . .	7,300.00		
Real Estate by Foreclosure, . . .	1,000.00		
Cash in Bank,	13,173.49		
Total Assets,	\$417,309.54	Total Liabilities,	\$417,309.54

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 1, Portland, \$	1,230.00	1,230.00	1,230.00
“ “ “ 2, “	14,872.55	14,872.55	14,872.55
“ “ “ 6, “	400.00	400.00	400.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Portland, . . . 4s, 1905, . . .	10,000.00	10,000.00	10,300.00
“ “ “ “ 4s, 1896—1911, . . .	15,000.00	15,000.00	15,300.00
City of St. Louis, . . . 6s, 1893, . . .	5,000.00	5,000.00	5,000.00
“ “ “ “ 6s, 1895, . . .	1,000.00	1,000.00	1,025.00
“ Chicago, . . . 7s, 1894, . . .	3,000.00	3,000.00	3,150.00
“ Cleveland, . . . 7s, 1894, . . .	1,000.00	1,000.00	1,030.00
“ “ “ “ 6s, 1898, . . .	2,000.00	2,000.00	2,100.00
“ Bangor, . . . 7s, 1899, . . .	1,000.00	1,000.00	1,120.00
“ Middletown, . . . 3 ⁸⁵ / ₁₀₀ , 1915, . . .	7,000.00	7,000.00	7,000.00
“ Camden, . . . 4 ¹ / ₂ s, 1922, . . .	5,000.00	5,000.00	5,430.00
“ Louisville, . . . 7s, 1901, . . .	1,000.00	1,000.00	1,180.00
“ “ “ “ 4s, 1923, . . .	4,000.00	4,000.00	4,020.00
“ St. Paul, . . . 4s, 1906, . . .	5,000.00	5,000.00	5,040.00
“ “ “ “ 4 ¹ / ₂ s, 1918, . . .	1,000.00	1,000.00	1,080.00
“ Columbus, . . . 4s, 1909, . . .	1,000.00	1,000.00	1,010.00
“ Dayton, . . . 5s, 1896, . . .	1,000.00	1,000.00	1,030.00

FREESTONE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul:—						
Mineral Point Div.,	5s,	1910,	\$	5,000.00	5,000.00	5,000.00
Lake Superior Div.,	5s,	1921,		4,000.00	4,000.00	4,100.00
Warren,	7s,	1900,		3,000.00	3,000.00	3,480.00
Oswego & Rome,	7s,	1915,		1,000.00	1,000.00	1,140.00
Union Pacific,	6s,	1896,		2,000.00	2,000.00	2,060.00
Joliet & Northern Indiana,	7s,	1907,		6,000.00	6,000.00	7,500.00
St. Louis, Jacksonville & Chicago,	7s,	1894,		6,000.00	6,000.00	6,080.00
Ill. Central, Springfield Div.,	6s,	1898,		11,000.00	11,000.00	11,550.00
Chicago & Tomah,	6s,	1895,		10,000.00	10,000.00	11,500.00
Cedar Rapids & Missouri River,	7s,	1894,		3,000.00	3,000.00	3,060.00
Norwich & Worcester,	6s,	1897,		2,000.00	2,000.00	2,040.00
N. Y., Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	12,000.00
Ott., Cedar Falls & St. Paul,	5s,	1909,		8,000.00	8,000.00	8,480.00
Chicago & Milwaukee,	7s,	1898,		3,000.00	3,000.00	3,300.00
BANK STOCKS.						
136 shares First National, Portland,				13,600.00	13,600.00	14,280.00
40 " " " Middletown,				4,000.00	4,000.00	4,200.00
47 " Middletown, " "				3,525.00	3,525.00	5,170.00
30 " Middlesex County, " "				3,000.00	3,000.00	3,090.00
24 " Central, " "				1,800.00	1,800.00	2,544.00
15 " Thames, Norwich, " "				1,500.00	1,500.00	2,025.00
4 " First National, " "				400.00	400.00	400.00
13 " Deep River, Deep River, . . .				1,300.00	1,300.00	1,560.00
5 " Nat. New England, E. Haddam, .				500.00	500.00	550.00
5 " National, Norwalk, " "				500.00	500.00	525.00
5 " Fairfield County, " "				500.00	500.00	500.00
10 " National Exchange, Hartford, .				500.00	500.00	600.00
2 " Danbury National, Danbury, . .				200.00	200.00	230.00
2 " Southport, Southport, . . .				200.00	200.00	340.00
60 " Nat. Shoe and Leather, New York,				6,000.00	6,000.00	6,600.00
12 " Fourth National, " "				1,200.00	1,200.00	2,400.00
1 " National Bank of Commerce, " "				100.00	100.00	170.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,089; total amount,	\$179,697.65
2	Number of depositors having \$1,000 and not over \$2,000, . . .	63; total amount,	84,942.58
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	36; total amount,	124,883.43
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	1,188; total deposits,	\$389,523.66
6	Largest amount due a single depositor, . . .		9,861.24
7	Number of accounts opened during the year, 146; number closed, 120.		

FREESTONE SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

8	Amount of income received during the year,	\$22,087.82
9	Amount of dividends declared during the year,	14,483.08
10	Amount deposited, including interest credited, the past year,	85,670.71
11	Amount withdrawn during the year,	61,356.75
12	Increase of deposits the past year,	24,313.96
13	Amount carried to surplus or profit and loss during the year,	1,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend last year, 4 per cent.; when paid, February 1st and August 1st.	
17	State tax during the past year,	734.25
18	Total office expenses the past year, including salaries,	2,015.11
19	Net amount of income during the year from real estate owned,	39.27
20	What assets, if any, yielding no income during the year,	1,390.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	10,000.00
23	Date of annual meeting for choice of officers, first Monday in July.	

OFFICERS. — President, F. Gildersleeve; Treasurer, Jno. H. Sage; Directors or Trustees, Hobart Davis, Andrew Cornwall, E. I. Bell, C. A. Sears, O. Gildersleeve, Chas. H. Edwards, Jno. H. Sage.

GREENWICH SAVINGS BANK.

MARK BANKS, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$146,591.00	Whole Amount of Deposits, \$175,538.24
Loans on Personal Sec'y only, 9,675.00	Surplus Account, . . 6,700.27
Bank Stocks in Connecticut, 2,369.00	Interest Account, . . 4,572.47
Real Estate by Foreclosure, 21,051.90	
Tax Account, . . . 184.49	
Expense Account, . . . 488.15	
Cash in Bank, . . . 1,822.61	
Cash on hand, . . . 4,628.83	
Total Assets, . . . \$186,810.98	Total Liabilities, . . . \$186,810.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE
BANK STOCKS.			
46 shares Stamford National, \$	1,380.00	2,369.00	2,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	724; total amount,	\$89,711.60
2	Number of depositors having \$1,000 and not over \$2,000,	32; total amount,	42,734.91
3	Number of depositors having over \$2,000 and not over \$10,000,	16; total amount,	43,091.73
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	772; total deposits,	\$175,538.24
6	Largest amount due a single depositor,		4,330.43
7	Number of accounts opened during the year, 120; number closed,	135.	
8	Amount of income received during the year,		12,349.18
9	Amount of dividends declared during the year,		7,212.52
10	Amount deposited, including interest credited, the past year,		143,137.73
11	Amount withdrawn during the year,		184,097.17
12	Decrease of deposits the past year,		40,959.44
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 3 and 4 per cent.; when paid, January and July.		
17	State tax during the past year,		368.98
18	Total office expenses the past year, including salaries,		2,056.90

GREENWICH SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

19	Net amount of income during the year from real estate owned, . . .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage, . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	\$13,500.00
23	Date of annual meeting for choice of officers, July 6th.	

OFFICERS.— President, Robert M. Bruce; First Vice-President, John Dayton; Second Vice-President, John G. Reynolds; Treasurer, Mark Banks; Trustees, Solomon Mead, Lyman Mead, Thomas Ritch, Benjamin Wright, Denom Palmer, H. W. R. Hoyt, James H. Brush, Elbert A. Selleck, Charles E. Wilson, Henry Webb, Atwood Slater, John Dorin, Willis H. Wilcox, George Rowland.

GROTON SAVINGS BANK, MYSTIC.

A. H. SIMMONS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$399,426.00	Whole Amt. of Deposits, . . . \$714,021.64
Town, City, and Corp. Bonds, 136,000.00	Surplus Account, . . . 38,185.18
Town, City, and Borough Notes and Orders, . . . 4,500.00	
Railroad Bonds, . . . 145,000.00	
Bank Stocks in Connecticut, 9,800.00	
Bank Stocks in Other States, 26,100.00	
Real Estate by Foreclosure, 27,691.98	
Cash in Bank, . . . 3,688.84	
<hr/> Total Assets, . . . \$752,206.82	<hr/> Total Liabilities, . . . \$752,206.82

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Groton, \$		4,500.00	4,500.00	4,500.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Cincinnati,	7s, 1908, . . .	5,000.00	5,000.00	5,850.00
" "	6s, 1909, . . .	15,000.00	15,000.00	17,250.00
" Chicago,	4s, 1911, . . .	10,000.00	10,000.00	9,700.00
" Columbus,	6s, Various, . . .	11,000.00	11,000.00	11,330.00
" St. Paul,	5s, 1915, . . .	5,000.00	5,000.00	5,200.00
" Minneapolis,	4s, 1920, . . .	10,000.00	10,000.00	9,800.00
" Dubuque,	6s, 1896, . . .	5,000.00	5,000.00	5,050.00
" Sioux City,	4½s, 1918, . . .	5,000.00	5,000.00	5,000.00
" Denver,	4s, 1904, . . .	5,000.00	5,000.00	4,875.00
" Indianapolis,	5s, 1911, . . .	10,000.00	10,000.00	10,000.00
" Youngstown,	5s, 1900, . . .	5,000.00	5,000.00	5,050.00
" Newark,	7s, 1905, . . .	5,000.00	5,000.00	5,650.00
" "	4s, 1922, . . .	10,000.00	10,000.00	9,800.00
" Paterson,	5s, 1907, . . .	5,000.00	5,000.00	5,100.00
" Camden,	4½s, 1923, . . .	10,000.00	10,000.00	10,000.00
Town of Groton,	4s, 1908, . . .	20,000.00	20,000.00	20,000.00
RAILROAD BONDS.				
Northwestern Union,	7s, 1917,	10,000.00	10,000.00	12,800.00
Buffalo, New York & Erie,	7s, 1916,	10,000.00	10,000.00	12,000.00
Chic., Mil. & St. Paul,	Dubuque Div., 6s, 1920,	10,000.00	10,000.00	11,100.00
" " "	C. & P. W. " 5s, 1921,	10,000.00	10,000.00	10,700.00
" " "	S. W. " 6s, 1909,	5,000.00	5,000.00	5,400.00
" " "	C. & L. S. " 5s, 1921,	5,000.00	5,000.00	5,000.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Chic. & N. W., Menominee Ex.,	7s, 1911,	\$		5,000.00	5,000.00	6,200.00
" " Des Moines & Minn.,	7s, 1907,			5,000.00	5,000.00	6,000.00
" " Mil. & Madison,	6s, 1905,			5,000.00	5,000.00	5,350.00
" " Chic. & Milwaukee,	7s, 1898,			5,000.00	5,000.00	5,400.00
" " Sinking Fund,	6s, 1929,			5,000.00	5,000.00	5,550.00
Joliet & Northern Indiana,	7s, 1907,			10,000.00	10,000.00	12,000.00
Delaware & Bound Brook,	7s, 1905,			5,000.00	5,000.00	6,000.00
Cedar Rapids & Missouri River,	7s, 1916,			5,000.00	5,000.00	6,200.00
Del. & Hudson Canal Co., Penn. Div.,	7s, 1917,			25,000.00	25,000.00	32,500.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1928,			5,000.00	5,000.00	5,000.00
Syracuse, Binghamton & New York,	7s, 1906,			10,000.00	10,000.00	12,200.00
Morris & Essex,	7s, 1914,			10,000.00	10,000.00	13,300.00
BANK STOCKS.						
116 shares Mystic River National,				5,800.00	5,800.00	6,960.00
20 " Pawcatuck "				1,000.00	1,000.00	800.00
60 " Uncas "				3,000.00	3,000.00	3,000.00
20 " Corn Exchange,	New York,			2,000.00	2,000.00	5,100.00
50 " Nassau,	"			2,500.00	2,500.00	4,000.00
50 " Pacific,	"			2,500.00	2,500.00	4,375.00
30 " Importers and Traders Nat.,	"			3,000.00	3,000.00	16,500.00
50 " Hanover "	"			5,000.00	5,000.00	15,000.00
40 " Fourth "	"			4,000.00	4,000.00	7,600.00
33 " Central "	"			3,300.00	3,300.00	3,960.00
48 " Merchants Exchange "	"			2,400.00	2,400.00	3,240.00
14 " Mechanics, St. Louis,				1,400.00	1,400.00	3,220.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,543; total amount,	\$319,553.88
2	Number of depositors having \$1,000 and not over \$2,000,	131; total amount,	179,363.20
3	Number of depositors having over \$2,000 and not over \$10,000,	59; total amount,	215,104.56
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,733; total deposits,	\$714,021.64
6	Largest amount due a single depositor,		9,170.75
7	Number of accounts opened during the year, 137; number closed,	130.	
8	Amount of income received during the year,		40,380.95
9	Amount of dividends declared during the year,		27,411.86
10	Amount deposited, including interest credited, the past year,		111,150.16
11	Amount withdrawn during the year,		104,448.72
12	Increase of deposits the past year,		6,701.44
13	Amount carried to surplus or profit and loss during the year,		2,880.28
14	Amount of paper past due,		None.

GROTON SAVINGS BANK, MYSTIC. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.	
17	State tax during the past year,	\$1,588.05
18	Total office expenses the past year, including salaries,	1,687.83
19	Net amount of income during the year from real estate owned,	718.27
20	What assets, if any, yielding no income during the year,	32,980.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	27,000.00
23	Date of annual meeting for choice of officers, in July.	

OFFICERS. — President, Henry B. Noyes; Treasurer, A. H. Simmons; Directors or Trustees, A. H. Simmons, John O. Fish, William E. Wheeler, John A. Rathbun, B. L. Holmes.

GUILFORD SAVINGS BANK.

H. W. SPENCER, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$85,512.22	Whole Amt. of Deposits, . .	\$172,631.97
Loans on Collateral Security, . .	6,895.00	Surplus Account, . . .	3,600.00
Loans on Personal Sect'y only, . .	2,845.00	Interest Account, . . .	2,004.09
Town, City, and Corp. Bonds, . .	18,550.00	Profit and Loss Account, . .	14.15
Town, City, and Borough Notes and Orders, . . .	1,400.00		
School Dist. Notes and Orders, . .	1,520.00		
Railroad Bonds, . . .	20,356.00		
Bank Stocks in Connecticut, . .	31,800.00		
Real Estate by Foreclosure, . .	470.00		
Tax Account, . . .	146.81		
Insurance Account, . . .	18.85		
Expense Account, . . .	184.25		
Cash in Bank, . . .	5,914.97		
Cash on hand, . . .	2,637.11		
Total Assets, . . .	\$178,250.21	Total Liabilities, . . .	\$178,250.21

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BOROUGH NOTES AND ORDERS.			
Borough of Guilford, \$	200.00	200.00	200.00
" " "	300.00	300.00	300.00
" " "	200.00	200.00	200.00
" " "	200.00	200.00	200.00
" " "	300.00	300.00	300.00
" " "	200.00	200.00	200.00
SCHOOL DISTRICT NOTES.			
Union School District, Guilford, Conn., . .	1,520.00	1,520.00	1,520.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Denver, Col., 4s, 1904, . . .	5,000.00	4,850.00	5,000.00
" Columbus, Ohio, 6s, 1901, . . .	1,000.00	1,000.00	1,000.00
" " " 6s, 1906, . . .	1,200.00	1,200.00	1,200.00
" Duluth, Minn., Park, 4s, 1920, . . .	4,000.00	4,000.00	4,000.00
" Cincinnati, Ohio, 7s, 1904, . . .	3,000.00	3,000.00	3,000.00
Sioux City, Iowa, 6s, 1912, . . .	3,000.00	3,000.00	3,000.00
City of Dubuque, Iowa, 5s, 1899, . . .	1,500.00	1,500.00	1,500.00
RAILROAD BONDS.			
New York Central & Hudson River, 7s, 1903, . . .	5,000.00	5,556.00	5,800.00
Baltimore & Cumberland Val. Ex., 6s, 1931, . . .	4,000.00	5,000.00	5,000.00
Northwestern Union, 7s, 1917, . . .	3,500.00	4,500.00	4,725.00
Saginaw & Western, 6s, 1913, . . .	5,000.00	5,300.00	5,600.00

GUILFORD SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
48 shares	First	National,	Meriden, Conn.,	\$	4,800.00	5,400.00	5,520.00
10 "	New Britain	"	N. Britain,	"	1,000.00	1,200.00	1,300.00
40 "	First	"	Norwich,	"	4,000.00	4,100.00	4,200.00
68 "	Yale	"	N. Haven,	"	6,800.00	7,400.00	7,480.00
32 "	Merchants	"	"	"	1,600.00	1,600.00	1,600.00
332 "	N. Haven Co.	"	"	"	3,320.00	4,100.00	4,316.00
33 "	Second	"	"	"	3,300.00	5,400.00	5,610.00
25 "	"	"	Norwich,	"	2,500.00	2,600.00	2,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	867; total amount,	\$129,940.56
2	Number of depositors having \$1,000 and not over \$2,000.	25; total amount,	29,865.49
3	Number of depositors having over \$2,000 and not over \$10,000.	5; total amount,	12,825.92
4	Number of depositors having over \$10,000.	0; total amount,	0
5	Total number of depositors.	897; total deposits,	\$172,631.97
6	Largest amount due a single depositor.		2,997.47
7	Number of accounts opened during the year, 149; number closed,	115.	
8	Amount of income received during the year.		9,552.23
9	Amount of dividends declared during the year.		6,209.37
10	Amount deposited, including interest credited, the past year.		58,072.11
11	Amount withdrawn during the year.		52,983.61
12	Increase of deposits the past year.		5,088.50
13	Amount carried to surplus or profit and loss during the year.		600.00
14	Amount of paper past due.		None.
15	Amount of paper charged off the past year.		2,500.00
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year.		282.32
18	Total office expenses the past year, including salaries.		977.99
19	Net amount of income during the year from real estate owned.		75.50
20	What assets, if any, yielding no income during the year.		60.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation.		4,500.00
23	Date of annual meeting for choice of officers, first Tuesday in October.		

OFFICERS.— President, E. H. Butler; Treasurer, Harvey W. Spencer; Directors or Trustees, Chas. H. Post, E. H. Butler, Beverly Monroe, Rufus N. Leete, Christopher Spencer, Henry Hale, Calvin M. Leete, H. S. Wedmore, H. W. Spencer, Geo. E. Elliot, Nathan Evarts, J. R. Dowd, John N. Chittenden, Chas. Page, Martin C. Bishop, Edgar P. Rossiter, John R. Rossiter, John Bishop, E. Walter Leete, Walter Foote, Joseph E. Dudley, H. B. Wilcox, L. L. Hull, H. H. Mack, S. H. Chittenden.

HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$10,590.80	Whole Amount of Deposits, . . .	\$14,830.58
Loans on Collateral Security, . . .	2,373.90	Surplus Account, . . .	1,646.65
Loans on Personal Sec'y only, . . .	478.00	Interest Account, . . .	198.10
Bank Stocks in Connecticut, . . .	2,400.00		
Expense Account, . . .	32.58		
Cash in Bank, . . .	799.22		
Cash on hand, . . .	.83		
Total Assets, . . .	\$16,675.33	Total Liabilities, . . .	\$16,675.33

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
20 shares Connecticut Trust & Safe Deposit Company, Hartford, \$	2,000.00	2,000.00	2,500.00
4 " City Bank, "	400.00	400.00	400.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	93; total amount,	\$6,797.15
2	Number of depositors having \$1,000 and not over \$2,000,	3; total amount,	4,616.55
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	3,416.88
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	97; total deposits,	\$14,830.58
6	Largest amount due a single depositor,		3,416.88
7	Number of accounts opened during the year, 1; number closed, 4.		
8	Amount of income received during the year,		990.36
9	Amount of dividends declared during the year,		690.02
10	Amount deposited, including interest credited, the past year,		3,535.04
11	Amount withdrawn during the year,		3,983.84
12	Decrease of deposits the past year,		448.80
13	Amount carried to surplus during the year,		113.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		1,031.31
16	Rate of dividend the last year, 4½ per cent; when paid, January and July.		
17	State tax during the past year,		2.00
18	Total office expenses the past year, including salaries,		132.74

HIGGANUM SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	\$950.00
23	Date of annual meeting for choice of officers, second Monday in August.	

OFFICERS.—President, George M. Clark; Treasurer, Clement S. Hubbard; Directors or Trustees, George M. Clark, Thomas Clark, Ashel P. Bailey, William J. Smith, Jonathan W. Clark, R. E. Thayer, C. S. Hubbard.

JEWETT CITY SAVINGS BANK.

CHAS. EDW. PRIOR, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$210,638.00	Whole Amt. of Deposits, .	\$729,293.56
Loans on Collateral Security,	130,355.50	Surplus Account, .	40,000.00
Loans on Personal Sec'y only,	34,510.65	Profit and Loss Account, .	2,786.83
Town, City, and Borough Bonds,	159,500.00		
Town Orders, .	8,300.00		
School District Orders, .	250.00		
Railroad Bonds, .	117,000.00		
Bank Stocks in Connecticut,	63,900.00		
Bank Stocks in Other States,	5,000.00		
Real Estate by Foreclosure,	979.80		
Banking House, .	7,000.00		
Cash in Bank, .	26,848.14		
Cash on hand, .	7,798.80		
Total Assets, .	\$772,080.89	Total Liabilities, .	\$772,080.89

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Town of Lisbon,	8,300.00	8,300.00	8,300.00
SCHOOL DISTRICT ORDERS.			
Twelfth School District, Griswold,	250.00	250.00	250.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Groton, Conn., 4s, 1905-1911,	20,000.00	20,000.00	20,000.00
" Preston, " 6s, 1900, .	5,500.00	5,500.00	6,050.00
" Plainville, " 4s, 1900, .	5,000.00	5,000.00	5,000.00
" Norwalk, " 4s, 1921, .	10,000.00	10,000.00	10,000.00
" Middletown, " 4s, 1910, .	5,000.00	5,000.00	5,000.00
Borough of Norwalk, Conn., 4s, 1926, .	10,000.00	10,000.00	10,000.00
" Danbury, " 4s, 1909, .	5,000.00	5,000.00	5,000.00
City of Norwich, Conn., 5s, 1908, .	15,000.00	15,000.00	16,500.00
" Cincinnati, Ohio, 6s, 1906, .	26,000.00	26,000.00	29,900.00
" " " 7 ³ / ₁₀ s, 1902-1906,	13,000.00	13,000.00	15,600.00
" Kansas City, Mo., 4s, 1910, .	10,000.00	10,000.00	10,000.00
" Terre Haute, Ind., 4 ¹ / ₂ s, 1907, .	10,000.00	10,000.00	10,300.00
" Minneapolis, Minn., 4s, 1919, .	10,000.00	10,000.00	10,000.00
" Duluth, Minn., 4s, 1920, .	5,000.00	5,000.00	5,000.00
" Paterson, N. J., 4s, 1910, .	10,000.00	10,000.00	10,000.00

JEWETT CITY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York Central & Hudson River, 7s, 1903, \$	20,000.00	20,000.00	24,000.00
Mineral Range, 5s, 1931,	19,000.00	19,000.00	19,000.00
Chic. & Mil. Div., C. & No. W., 7s, 1898,	17,000.00	17,000.00	18,700.00
Joliet & Northern Ind., 7s, 1907,	15,000.00	15,000.00	18,000.00
Greene, 7s, 1902,	15,000.00	15,000.00	18,000.00
Shamokin Valley & Pottsville, 7s, 1901,	15,000.00	15,000.00	17,700.00
Oswego & Rome, 7s, 1915,	7,000.00	7,000.00	8,750.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,500.00
So. Minn. Div., C., M. & St. P., 6s, 1910,	3,000.00	3,000.00	3,300.00
Norwich & Worcester, 6s, 1897,	1,000.00	1,000.00	1,050.00
BANK STOCKS.			
250 shares Thames National, Norwich, Conn.,	25,000.00	30,000.00	37,500.00
114 " Second " " "	11,400.00	11,400.00	12,540.00
150 " Uncas " " "	7,500.00	7,500.00	8,250.00
140 " Nat. Bk. of Com., N. London, "	14,000.00	14,000.00	16,800.00
10 " First Nat., Killingly, Conn.,	1,000.00	1,000.00	1,000.00
50 " Central Nat. of New York City, .	5,000.00	5,000.00	6,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,481; total amount,	\$289,600.49
2	Number of depositors having \$1,000 and not over \$2,000, .	145; total amount,	196,703.53
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	60; total amount,	199,528.96
4	Number of depositors having over \$10,000,	3; total amount,	43,460.58
5	Total number of depositors, . . .	1,689; total deposits,	\$729,293.56
6	Largest amount due a single depositor, . . .		18,859.76
7	Number of accounts opened during the year, 256; number closed, 230.		
8	Amount of income received during the year, . . .		41,816.42
9	Amount of dividends declared during the year, . . .		27,501.38
10	Amount deposited, including interest credited, the past year, .		163,996.90
11	Amount withdrawn during the year, . . .		125,007.90
12	Increase of deposits the past year, . . .		38,989.00
13	Amount carried to surplus or profit and loss during the year, .		6,204.63
14	Amount of paper past due, . . .		1,150.65
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent; when paid, April and October.		
17	State tax during the past year, . . .		1,604.16
18	Total office expenses the past year, including salaries, . . .		2,734.46
19	Net amount of income during the year from real estate owned, .		43.25
20	What assets, if any, yielding no income during the year, . . .		1,200.00

JEWETT CITY SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- | | | |
|----|---|-------------|
| 21 | Are all loans upon real estate secured by first mortgage? . . . | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, . . . | \$55,000.00 |
| 23 | Date of annual meeting for choice of officers, second Wednesday in July. | |

OFFICERS. — President, Hezekiah L. Reade; Vice-Presidents, James O. Sweet, Alfred A. Young; Treasurer, Chas. Edw. Prior; Directors, John R. Tracy, Francis S. Young, Albert G. Brewster, Henry L. Johnson, Joseph E. Leonard, Israel Mathewson, Daniel M. Browne, Stephen Tiffany, Elias H. Chapman, Chas. Edw. Prior, Edward M. Anthony, James E. Fuller.

LITCHFIELD SAVINGS SOCIETY.

GEO. H. TROWBRIDGE, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$285,142.66	Whole Amt. of Deposits, \$1,048,543.58
Loans on Collateral Security, 93,700.00	Surplus Account, . . . 31,000.00
Loans on Personal Sec'y only, 32,000.00	Interest Account, . . . 33,499.76
Town, City, and Corp'n B'ds, 323,060.00	Income from Real Estate, 313.50
Town, City, and Borough Notes and Orders, . . . 805.10	
Railroad Bonds, . . . 245,620.00	
Bank Stocks in Connecticut, 86,480.24	
Bank Stocks in other States, 19,631.48	
Real Estate by Foreclosure, 12,553.12	
Tax and Insurance Account, 480.15	
Expense Account, . . . 506.75	
Cash in Bank, . . . 13,348.09	
Profit and Loss on Real Estate, 29.25	
Total Assets, . . . \$1,113,356.84	Total Liabilities, . . \$1,113,356.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BOROUGH NOTES AND ORDERS.			
Borough of Litchfield, Conn., \$	805 10	805.10	805.10
TOWN, CITY, AND CORPORATION BONDS.			
Town of Litchfield, Conn., 5s and 6s, 1888, up.	76,000.00	76,000.00	76,000.00
“ Roxbury, “ 6s, 1888, “	6,100.00	6,100.00	6,100.00
“ Morris, “ 5s and 6s, 1888, “	8,600.00	8,600.00	8,600.00
“ Thomaston, “ 4s, 1904,	20,000.00	20,000.00	20,000.00
Borough of Danbury, “ 4½s,	15,000.00	15,000.00	15,000.00
City of Minneapolis, Minn., 4s, 1920,	52,000.00	52,000.00	52,000.00
“ St. Paul, “ 4½s, 1917,	10,000.00	10,000.00	10,000.00
“ Providence, R. I., 5s, 1900-6,	9,000.00	9,000.00	9,000.00
“ Cincinnati, Ohio, 6s, 1906,	20,000.00	20,000.00	22,000.00
“ Chicago, Ill., 4s, 1925,	35,000.00	35,000.00	35,000.00
“ Wichita, Kan., 6s, 1894-5,	15,000.00	15,000.00	15,000.00
“ Topeka, “ 5s, 1910,	25,000.00	25,000.00	25,000.00
“ Duluth, Minn., 4s, 1921,	8,000.00	7,360.00	7,250.00
“ Columbus, Ohio, 6s, 1906,	4,000.00	4,000.00	4,000.00
“ New York, N. Y., 6s,	10,000.00	10,000.00	10,000.00
County of New York, N. Y., 6s,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
New York & Harlem, 1st mortgage, 7s, 1900,	9,000.00	9,000.00	10,000.00
N. Y. Cent. & Hud. Riv., 1st mort., 7s, 1903,	20,000.00	20,000.00	22,000.00

LITCHFIELD SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Northwestern Union, 1st mortgage, 7s, 1917, \$	25,000.00	31,875.00	31,000.00
Chicago & Tomah, " 6s, 1905,	15,000.00	15,420.00	15,000.00
Chicago, Milwaukee & St. Paul :—			
Mineral Point Division, 5s, 1910,	20,000.00	19,800.00	19,750.00
La Crosse " 5s, 1919,	19,000.00	19,000.00	18,000.00
Southwestern " 6s, 1909,	35,000.00	41,450.00	40,000.00
Dubuque " 6s, 1920,	25,000.00	29,475.00	29,000.00
Illinois Central :—			
Springfield Division, 6s, 1898,	20,000.00	20,000.00	21,000.00
Chicago & Northwestern :—			
Ottumwa & Cedar Falls, 5s, 1909,	10,000.00	10,000.00	10,000.00
New York, Providence & Boston, 4s, 1942,	13,000.00	13,000.00	13,000.00
Terre Haute & Indianapolis, 5s,	10,000.00	11,400.00	11,000.00
Pittsb'gh, M'Keesp't & Youghiogheny, 4s,	4,000.00	5,200.00	5,000.00
BANK STOCKS.			
110 shares Waterbury National, Waterbury, Ct.,	5,500.00	5,850.00	10,000.00
120 " Citizens " " "	12,000.00	12,070.00	15,000.00
10 " Birmingham " Birmingham, "	1,000.00	1,000.00	1,250.00
112 " Phoenix " Hartford, "	11,200.00	12,659.50	13,000.00
100 " Hartford " " "	10,000.00	15,100.25	15,000.00
42 " Farm. & Mech. " " "	4,200.00	4,998.99	5,000.00
21 " State Bank, " " "	2,100.00	2,394.00	2,100.00
25 " National Exchange, " " "	1,250.00	1,918.00	1,800.00
21 " American National, " " "	1,050.00	1,460.00	1,450.00
50 " First " " "	5,000.00	5,660.00	5,000.00
5 " Charter Oak " " "	2,500.00	2,746.00	2,500.00
50 " Mercantile " " "	5,000.00	5,000.00	3,500.00
75 " First " Litchfield, "	7,500.00	8,991.50	9,000.00
15 " Yale " New Haven, "	1,000.00	1,030.00	1,050.00
15 " National Tradesmen, " " "	1,500.00	2,130.00	2,000.00
31 " City, " " "	3,100.00	3,472.00	3,200.00
30 " National Park, New York,	3,000.00	3,222.50	6,000.00
20 " American Exch. National, " "	2,000.00	2,132.50	3,000.00
10 " St. Nicholas, " " "	1,000.00	1,000.00	1,200.00
20 " Importers & Traders Nat., " "	2,000.00	2,127.50	10,000.00
60 " Mechanics " " "	1,500.00	1,591.23	2,000.00
25 " Continental " " "	2,500.00	2,505.00	3,000.00
16 " Fourth " " "	1,600.00	1,685.25	3,200.00
22 " Nat. Bank of the Republic, " "	2,200.00	2,200.00	3,500.00
10 " National Bank of Commerce, " "	1,000.00	1,022.50	1,500.00
15 " Bank of America, " "	1,500.00	2,145.00	2,500.00

LITCHFIELD SAVINGS SOCIETY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,275; total amount,	\$512,897.63
2	Number of depositors having \$1,000 and not over \$2,000,	186; total amount,	235,632.10
3	Number of depositors having over \$2,000 and not over \$10,000,	66; total amount,	243,982.37
4	Number of depositors having over \$10,000,	4; total amount,	56,031.48
5	Total number of depositors,	2,531; total deposits,	\$1,048,543.58
6	Largest amount due a single depositor,		15,266.46
7	Number of accounts opened during the year,	211; number closed,	179.
8	Amount of income received during the year,		56,443.14
9	Amount of dividends declared during the year,		44,757.10
10	Amount deposited, including interest credited, the past year,		163,704.69
11	Amount withdrawn during the year,		122,096.42
12	Increase of deposits the past year,		41,608.27
13	Amount carried to surplus or profit and loss during the year,		1,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. in January and 2 per cent. in July.		
17	State tax during the past year,		2,152.74
18	Total office expenses the past year, including salaries,		2,100.52
19	Net amount of income during the year from real estate owned,		336.00
20	What assets, if any, yielding no income during the year,		7,800.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		29,000.00
23	Date of annual meeting for choice of officers, last Saturday in June.		

OFFICERS. — President, George M. Woodruff; Vice-President, Jesse L. Judd; Treasurer, George H. Trowbridge; Directors or Trustees, Geo. M. Woodruff, Jesse L. Judd, Frederick D. McNeil, Almon E. Fuller, John T. Hubbard, George Kenney, William T. Marsh.

MARINERS SAVINGS BANK, NEW LONDON.

J. E. DARROW, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$594,549.00	Whole Amt. of Deposits, . \$1,819,563.47
Loans on Collateral Security, 75,800.00	Surplus Account, . . . 52,500.00
Loans on Personal Sec'y only, 50,100.00	Interest Account, . . . 5,436.20
Town, City, and Corp. Bonds, 692,850.00	Profit and Loss Account, . 34,488.51
Railroad Bonds, . . . 370,580.00	Premium Extinguishment, 7,800.00
Bank Stocks in Connecticut, 95,862.50	Rent and Maintenance, . 1,108.72
Bank Stocks in other States, 3,876.13	Due Nat'l Bank of Commerce, 30,000.00
Real Estate by Foreclosure, 21,864.43	
Tax Account, . . . 86.69	
Insurance Account, . . . 25.00	
Expense Account, . . . 470.15	
Cash in Bank, . . . 37,938.42	
Cash on hand, . . . 6,894.58	
Total Assets, . . . \$1,950,896.90	Total Liabilities, . \$1,950,896.90

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of New London, Conn., 7s, Various, . \$	70,000.00	71,985.00	80,850.00
" Cleveland, Ohio, 6s, 1896, .	5,000.00	5,335.00	5,250.00
" " " 6s, 1898, .	25,000.00	27,280.00	27,250.00
" Cincinnati, " 6s, 1909, .	20,000.00	21,120.00	22,500.00
" Dayton, " 6s, 1894, .	25,000.00	26,030.00	25,500.00
" Columbus, " 6s, Call, .	208,500.00	208,500.00	216,800.00
" " " 4½s, 1921, .	50,000.00	53,125.00	52,000.00
" " " 4s, 1910, .	50,000.00	50,000.00	50,000.00
" Milwaukee, Wis., 7s, 1902, .	5,000.00	6,775.00	5,750.00
" Davenport, Iowa, 6s, Call, .	17,500.00	17,500.00	20,000.00
" Dubuque, " 5s, 1899, .	25,000.00	25,000.00	25,500.00
Town of Waterford, Conn., 4s, 1907, .	30,000.00	30,200.00	30,500.00
Borough of Danbury, " 4s, Various, .	50,000.00	50,000.00	51,750.00
" Norwalk, " 4s, 1896-1926, .	100,000.00	100,000.00	102,000.00
RAILROAD BONDS.			
New York Central & Hudson Riv., 7s, 1903, .	30,000.00	36,550.00	36,900.00
Chicago, Rock Island & Pacific, 6s, 1917, .	20,000.00	24,435.00	24,600.00
Pittsburgh, Fort Wayne & Chicago, 7s, 1912, .	10,000.00	12,900.00	13,000.00
Illinois Central (Springfield Division), 6s, 1898, .	25,000.00	27,000.00	26,250.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pacific Western, 5s, 1921, .	20,000.00	20,000.00	21,800.00
LaCrosse & Davenport, 5s, 1919, .	20,000.00	19,300.00	20,000.00
Mineral Point Division, 5s, 1910, .	20,000.00	19,525.00	20,000.00

MARINERS SAVINGS BANK, NEW LONDON. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTIONS.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago & Northwestern:—			
Madison Extension, 7s, 1917, \$	25,000.00	30,240.00	33,750.00
Escanaba & Lake Superior, 6s, 1910,	35,000.00	38,450.00	38,500.00
Northwestern Union, 7s, 1917,	15,000.00	19,575.00	20,250.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,280.00	6,500.00
Delaware & Bound Brook, 7s, 1905,	25,000.00	30,625.00	30,500.00
Pacific Railroad of Missouri, 6s, 1893,	20,000.00	20,000.00	20,000.00
Saginaw & Western, 6s, 1913,	25,000.00	29,750.00	27,500.00
Sharon Railway, 4½s, 1919,	10,000.00	10,450.00	10,500.00
New York, Providence & Boston, 4s, 1942,	25,000.00	25,500.00	25,500.00
BANK STOCKS.			
80 shares First National, Norwich, Conn., .	8,000.00	8,000.00	8,000.00
200 " " Thames " " " .	20,000.00	28,400.00	28,500.00
100 " " Uncas " " " .	5,000.00	5,075.00	5,000.00
200 " " Nat. Bank of Commerce, N. London,	20,000.00	21,450.00	23,600.00
200 " " Union Bank, " .	20,000.00	20,937.50	21,000.00
400 " " National Whaling, " .	10,000.00	12,000.00	16,000.00
100 " " Metrop'tan Nat., N. Y. (in liquidation),	10,000.00	3,876.13	unknown.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,922; total amount,	\$610,051.33
2	Number of depositors having \$1,000 and not over \$2,000,	390; total amount,	524,798.86
3	Number of depositors having over \$2,000 and not over \$10,000,	208; total amount,	684,713.28
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,520; total deposits,	\$1,819,563.47
6	Largest amount due a single depositor,		9,982.45
7	Number of accounts opened during the year, 495; number closed, 422.		
8	Amount of income received during the year,		93,672.30
9	Amount of dividends declared during the year,		68,382.34
10	Amount deposited, including interest credited, the past year,		327,416.62
11	Amount withdrawn during the year,		304,259.63
12	Increase of deposits the past year,		23,156.99
13	Amount carried to surplus and profit and loss during the year,		15,640.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 and 3 per cent.; when paid, March and September; 4 per cent. on \$3,000 and under; 3 per cent. on excess of \$3,000.		
17	State tax during the past year,		4,309.02
18	Total office expenses the past year, including salaries,		4,914.30

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned,	\$361.88
20	What assets, if any, yielding no income during the year, .	5,011.32
21	Are all loans upon real estate secured by first mortgage? .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	35,000.00
23	Date of annual meeting for choice of officers, last Wednesday in July.	

• OFFICERS.—President, Daniel D. Latham; Treasurer, John E. Darrow; Directors or Trustees, Wm. H. Allen, E. D. Avery, E. P. Beckwith, C. D. Boss, Jr., Charles W. Butler, E. V. Daboll, A. R. Darrow, J. E. Darrow, W. Fitzmaurice, Thomas W. Gardner, Hiram D. Harris, John Hopson, Jr., James P. Johnston, H. C. Lamphere, Daniel D. Latham, Daniel Latham, Thomas A. Miner, M. R. Moran, Thomas F. Morgan, Richard C. Morris, F. S. Newcomb, Daniel Newman, John C. Nichols, F. H. Parmelee, W. L. Peckham, George E. Starr, Chas. W. Strickland, George C. Strong, Benjamin R. Tate, Edward H. Wheeler, George C. Williams.

MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,220,970.00	Whole Amt. of Deposits, . .	\$3,081,754.46
Loans on Collateral Security, . . .	358,821.00	Surplus Account, . . .	76,643.24
Loans on Personal Sec'y only, . . .	5,550.00	Interest Account, . . .	65,123.56
Town, City, and Corp. Bonds, . . .	499,480.60	Profit and Loss Account, . .	10,288.49
Town, City, and Borough Notes and Orders, . . .	40,800.00		
Railroad Bonds, . . .	684,800.00		
Railroad Stocks, . . .	20,000.00		
Bank Stocks in Connecticut, . . .	135,800.00		
Bank Stocks in other States, . . .	7,500.00		
Real Estate by Foreclosure, . . .	200,984.92		
Expense Account, . . .	5,604.65		
Cash in Bank, . . .	48,632.99		
Cash on hand, . . .	5,365.59		
Total Assets, . . .	\$3,233,809.75	Total Liabilities, . . .	\$3,233,809.75

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Bolton, Conn., \$	10,000.00	10,000.00	10,000.00
Bristol, "	10,000.00	10,000.00	10,000.00
Haddam, "	800.00	800.00	800.00
Willimantic, "	19,500.00	19,500.00	19,500.00
RAILROAD STOCKS.			
200 shares Chic., Milwaukee & St. Paul, p'f'd,	20,000.00	20,000.00	23,400.00
TOWN, CITY, AND CORPORATION BONDS.			
Bloomfield, Conn., 4s, 1900,	32,000.00	32,000.00	32,000.00
" " 4½s, 1905,	29,000.00	29,000.00	29,000.00
Middlefield, " 3½s, 1909,	20,000.00	20,000.00	20,000.00
Chicago, Ill., 7s, 1894,	10,000.00	10,000.00	10,000.00
" " 7s, 1896,	5,000.00	5,000.00	5,250.00
Cincinnati, Ohio, 5s, 1894-1898,	20,230.60	20,230.60	20,230.60
" " 7s, 1897,	2,000.00	2,000.00	2,140.00
" " 7½s, 1902,	25,000.00	28,750.00	29,500.00
Columbus, " 6s, 1896,	13,000.00	13,000.00	13,000.00
" " 6s, 1906,	12,000.00	12,000.00	12,060.00
" " 6s, 1907,	21,500.00	21,500.00	21,500.00
" " 6s, 1911,	35,000.00	35,000.00	35,000.00
Erie, Penn., 7s, 1894,	5,000.00	5,000.00	5,000.00
Grand Island, Neb., 6s, 1909,	35,000.00	35,000.00	35,000.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.			
Hartford, Conn., 6s, 1897, . . . \$	2,000.00	2,000.00	2,060.00
Kansas City, Mo., 8s, 1895, . . .	22,000.00	22,000.00	23,100.00
" " 8s, 1896, . . .	1,000.00	1,000.00	1,080.00
Minneapolis, Minn., 4s, 1917, . . .	50,000.00	50,000.00	50,000.00
Paterson, N. J., 5s, 1895, . . .	10,000.00	10,000.00	10,000.00
" " 5s, 1896, . . .	10,000.00	10,000.00	10,000.00
Portland, Me., 6s, 1895, . . .	2,000.00	2,000.00	2,000.00
St. Louis, Mo., 6s, 1894, . . .	4,000.00	4,000.00	4,000.00
" " 6s, 1895, . . .	27,000.00	27,000.00	27,000.00
" " 6s, 1896, . . .	5,000.00	5,000.00	5,000.00
Springfield, Ohio, 6s, 1894-1901, . . .	25,000.00	25,000.00	25,875.00
Terre Haute, Ind., 4½s, 1895, . . .	10,000.00	10,000.00	10,000.00
Trenton, N. J., 5s, 1895, . . .	63,000.00	63,000.00	63,000.00
RAILROAD BONDS.			
Atc'son, Topeka & Santa Fe, 1st m., 4s, 1889,	16,500.00	13,200.00	12,375.00
" " 2d " 4s, 1889,	7,500.00	3,750.00	3,375.00
Buffalo, New York & Erie, 7s, 1916,	20,000.00	26,000.00	26,000.00
Central Ohio, 4½s, 1930,	25,000.00	25,000.00	25,000.00
Chartiere, 7s, 1901,	5,000.00	5,750.00	5,750.00
Lawrence, 7s, 1895,	10,000.00	10,000.00	10,300.00
Sunbury & Lewiston, 7s, 1896,	40,000.00	40,000.00	42,000.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	25,000.00	28,750.00	28,750.00
Lake Superior Division, 5s, 1921,	20,000.00	20,000.00	20,000.00
Delaware & Bound Brook, 7s, 1905,	20,000.00	24,000.00	24,000.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	20,000.00	25,000.00	25,600.00
Menominee, 7s, 1911,	10,000.00	12,500.00	12,800.00
Cedar Rapids & Mo. River, 7s, 1916,	25,000.00	32,500.00	32,500.00
Des Moines & Minneapolis, 7s, 1907,	25,000.00	30,500.00	30,500.00
Escanaba & Lake Superior, 6s, 1901,	20,000.00	21,200.00	21,600.00
Iowa Midland, 8s, 1900,	25,000.00	29,250.00	29,500.00
Maple River, 7s, 1897,	15,000.00	15,000.00	16,200.00
Milwaukee & Madison, 6s, 1905,	4,000.00	4,400.00	4,480.00
Northwestern Union, 7s, 1917,	30,000.00	39,000.00	39,900.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	5,000.00	5,000.00	5,150.00
Delaware & Hudson Canal, 7s, 1917,	25,000.00	33,750.00	33,750.00
Rensselaer & Saratoga, 7s, 1921,	10,000.00	13,500.00	13,500.00
Fonda, Johnstown & Gloversville, 7s, 1900,	25,000.00	28,000.00	28,000.00
Illinois Central, 6s, 1898,	27,000.00	27,000.00	28,620.00
Joliet & Northern Indiana, 7s, 1907,	25,000.00	30,000.00	30,000.00
McKeesport & Belle Vernon, 6s, 1918,	10,000.00	11,500.00	11,500.00
Pittsburgh, McKeesport & Yough'ny, 7s, 1932,	25,000.00	30,500.00	30,500.00
Morris & Essex, 7s, 1914,	15,000.00	19,500.00	20,250.00
New York & Long Branch, 5s, 1931,	15,000.00	15,750.00	15,750.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	52,500.00	52,500.00
Western of Minnesota, 7s, 1907,	10,000.00	12,000.00	12,000.00

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
150 shares	Etna	National, Hartford,	\$	15,000.00	15,000.00	18,750.00
400 "	American	" "		20,000.00	20,000.00	26,000.00
50 "	Charter Oak	" "		5,000.00	5,000.00	5,000.00
8 "	Farmers & Mech's	" "		800.00	800.00	840.00
300 "	First	" "		30,000.00	30,000.00	31,500.00
100 "	Mercantile	" "		10,000.00	10,000.00	7,500.00
120 "	City,	" "		12,000.00	12,000.00	12,000.00
100 "	Hartford Trust Co.,	" "		10,000.00	10,000.00	13,000.00
80 "	First	National, Norwich,	.	8,000.00	8,000.00	8,000.00
25 "	First	" Suffield,	.	2,500.00	2,500.00	4,000.00
25 "	Second	" New Haven,	.	2,500.00	2,500.00	4,200.00
100 "	Deep River,	" Deep River,	.	10,000.00	10,000.00	12,000.00
100 "	Home,	" Meriden,	.	10,000.00	10,000.00	12,000.00
200 "	Mechanics	" New York,	.	5,000.00	5,000.00	8,750.00
50 "	Nassau	" "	.	2,500.00	2,500.00	4,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,194; total amount, \$1,142,030.54
2	Number of depositors having \$1,000 and not over \$2,000,	760; total amount, 977,479.40
3	Number of depositors having over \$2,000 and not over \$10,000,	300; total amount, 939,018.87
4	Number of depositors having over \$10,000,	2; total amount, 23,225.65
5	Total number of depositors,	7,256; total deposits, \$3,081,754.46
6	Largest amount due a single depositor,	11,646.97
7	Number of accounts opened during the year, 1,402; number closed, 863.	
8	Amount of income received during the year,	167,543.79
9	Amount of dividends declared during the year,	113,457.46
10	Amount deposited, including interest credited, the past year,	1,053,925.53
11	Amount withdrawn during the year,	807,066.90
12	Increase of deposits the past year,	246,858.63
13	Amount carried to surplus or profit and loss during the year,	8,636.51
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	6,517.09
18	Total office expenses the past year, including salaries,	9,028.32
19	Net amount of income during the year from real estate owned,	5,850.79
20	What assets, if any, yielding no income during the year,	8,550.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	50,000.00
23	Date of annual meeting for choice of officers, in July.	

MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

OFFICERS. — President, Daniel Phillips; Treasurer, Ward W. Jacobs, Directors or Trustees, Daniel Phillips, Edward W. Parsons, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcomb, Henry C. Dwight, Frederick R. Foster, Edward M. Bunce, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, George Pope, Edwin P. Taylor, James U. Taintor, Andrew C. Bayne.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$506,825.34	Whole Amount of Deposits, \$923,181.14
Loans on Collateral Security, 60,188.50	Surplus Account, . . . 17,500.00
Loans on Personal Sec'y only, 122,019.97	Interest Account, . . . 13,368.96
Town, City, and Corp. Bonds, 44,000.00	Profit and Loss Account, . . . 26.01
Town, City, and Borough Notes and Orders, . . . 27,200.00	Bills Payable, . . . 14,000.00
School Dist. Notes and Orders, 1,793.50	
Railroad Bonds, . . . 77,000.00	
Bank Stocks in Connecticut, 83,525.00	
Tax Account, . . . 1,058.82	
Expense Account, . . . 571.82	
Premium, . . . 33,000.00	
Cash in Bank, . . . 6,666.97	
Cash on hand, . . . 4,226.19	
Total Assets, . . . \$968,076.11	Total Liabilities, . . . \$968,076.11

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Barkhamsted, \$	22,200.00	22,200.00	22,200.00
" Winchester,	2,000.00	2,000.00	2,000.00
Borough of Winsted,	3,000.00	3,000.00	3,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First, Winchester,	1,575.00	1,575.00	1,575.00
Tenth, Barkhamsted,	218.50	218.50	218.50
TOWN, CITY, AND CORPORATION BONDS.			
South Norwalk, 4s, 1900, . . .	9,000.00	9,000.00	9,000.00
" 4s, 1910, . . .	9,000.00	9,000.00	9,000.00
Winsted, 4s, 1895, . . .	10,000.00	10,000.00	10,000.00
Denver, 4s, 1904, . . .	5,000.00	5,000.00	5,000.00
Duluth, 4s, 1921, . . .	5,000.00	5,000.00	5,000.00
Columbus, optional, 6s, . . .	6,000.00	6,000.00	6,000.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul:—			
LaCrosse & Davenport, 5s, 1919,	5,000.00	5,000.00	5,100 00
Dubuque, 6s, 1920,	5,000.00	5,000.00	5,600.00
Chicago & Northwestern:—			
Northwestern Union, 7s, 1917,	8,000.00	8,000.00	10,800.00

MECHANICS SAVINGS BANK, WINSTED. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.				
Chicago & Northwestern, continued:—				
Menominee Extension,	7s, 1911,	\$ 5,000.00	5,000 00	6,500.00
Iowa Division,	4½s, 1902,	14,000.00	14,000.00	14,150.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	5,000.00	5,000.00	5,225.00
New York Central & Hudson River,	7s, 1903,	10,000.00	10,000.00	12,500.00
Buffalo, New York & Erie,	7s, 1916,	4,000.00	4,000.00	5,200.00
New York, Lackawanna & Western,	6s, 1921,	5,000.00	5,000.00	6,250.00
West Jersey,	7s, 1899,	5,000.00	5,000.00	6,000.00
Bald Eagle Valley,	6s, 1910,	1,000.00	1,000.00	1,125.00
Housatonic,	5s, 1937,	10,000.00	10,000.00	11,000.00
BANK STOCKS.				
132 shares	First National, Winsted,	13,200.00	13,200.00	14,520.00
101 "	Hurlbut " West "	10,100.00	10,100.00	16,160.00
25 "	Hartford " Hartford,	2,500.00	2,500.00	3,750.00
22 "	Phoenix " "	2,200.00	2,200.00	2,500.00
50 "	Mercantile " "	5,000.00	5,000.00	4,000.00
14 "	American " "	700.00	700.00	800.00
30 "	Conn. Trust and Safe D. Co., "	3,000.00	3,000.00	5,000.00
15 "	Hartford Trust Co., "	1,500.00	1,500.00	2,000.00
10 "	Danbury National, Danbury, .	1,000.00	1,000.00	1,300.00
30 "	Pahquioque " "	3,000.00	3,000.00	3,900.00
35 "	Birmingham " Birmingham,	3,500.00	3,500.00	6,125.00
37 "	Second " New Haven,	3,700.00	3,700.00	6,475.00
20 "	Tradesmens " "	2,000.00	2,000.00	2,750.00
10 "	Yale " "	1,000.00	1,000.00	1,100.00
100 "	Merchants " "	5,000.00	5,000.00	5,000.00
84 "	First " Bridgeport,	8,400.00	8,400.00	14,950.00
22 "	City " "	2,200.00	2,200.00	3,300.00
20 "	Waterbury " Waterbury,	1,000.00	1,000.00	2,000.00
90 "	Fourth " "	9,000.00	9,000.00	11,250.00
15 "	Central " Middletown,	1,125.00	1,125.00	1,710.00
29 "	Home " Meriden,	2,900.00	2,900.00	3,770.00
15 "	New Britain " New Britain,	1,500.00	1,500.00	2,310.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,910; total amount,	\$396,159.78
2	Number of depositors having \$1,000 and not over \$2,000, .	194; total amount,	256,922.56
3	Number of depositors having over \$2,000 and not over \$10,000, .	89; total amount,	270,098.80
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	2,193; total deposits,	\$923,181.14
6	Largest amount due a single depositor, . . .		6,627.10
7	Number of accounts opened during the year, 314; number closed, 201.		

MECHANICS SAVINGS BANK, WINSTED. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

8	Amount of income received during the year,	\$48,861.52
9	Amount of dividends declared during the year,	39,859.32
10	Amount deposited, including interest credited, the past year,	224,006.69
11	Amount withdrawn during the year,	185,726.14
12	Increase of deposits the past year,	38,280.55
13	Amount carried to surplus or profit and loss during the year,	1,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. January, 2 per cent. July.	
17	State tax during the past year,	2,117.64
18	Total office expenses the past year, including salaries,	2,304.94
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	30,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.	

OFFICERS. — President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees, Charles B. Hallett, Harvey L. Roberts, Joseph H. Norton, Warham H. Williams, Theophilus Baird, Luman C. Colt, Charles S. Jopp.

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$702,618.00	Whole Amt. of Deposits, . .	\$1,384,716.09
Loans on Collateral Security, . .	15,250.00	Surplus Account, . . .	22,280.78
Loans on Personal Sec'y only, . .	1,025.00	Interest Account, . . .	24,804.32
Town, City, and Corp. Bonds, . .	248,700.00		
Railroad Bonds, . . .	265,962.00		
Bank Stocks in Connecticut, . .	107,770.00		
Real Estate by Foreclosure, . .	9,800.00		
Cash in Bank, . . .	26,551.58		
Cash on hand, . . .	4,124.61		
Total Assets, . . .	\$1,381,801.19	Total Liabilities, . . .	\$1,381,801.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Columbus, 6s, 1896-1905, \$	49,000.00	49,000.00	51,000.00
Trenton, 6s, 1899,	1,000.00	1,000.00	1,100.00
Sioux City, 4½s, 1916-1918,	30,000.00	31,500.00	32,000.00
Denver, 5s, 1906,	10,000.00	10,500.00	10,500.00
" 4s, 1904,	10,000.00	9,700.00	10,000.00
Louisville, Ky., 5s, 1911,	10,000.00	10,900.00	11,000.00
" 4s, 1930,	5,000.00	5,000.00	5,000.00
Chicago, 4s, 1921,	10,000.00	10,000.00	10,000.00
Camden, N. J., 4½s, 1922-1923,	25,000.00	27,325.00	27,500.00
Paterson, " 5s, 1904,	10,000.00	11,000.00	11,000.00
Davenport, 6s, 1898-1899,	14,000.00	14,475.00	14,700.00
Omaha, 6s, 1894-1899,	7,500.00	8,300.00	8,300.00
Fairfield Co., 4s, 1909,	60,000.00	60,000.00	62,000.00
RAILROAD BONDS.			
Chicago & Tomah, 6s, 1905,	10,000.00	11,400.00	11,400.00
Chicago & Northwestern, Iowa Div., 4½s, 1902,	25,000.00	25,000.00	25,000.00
Western Minnesota, 7s, 1907,	10,000.00	11,800.00	12,000.00
C., M. & St. Paul, Southwest'n Div., 6s, 1909,	10,000.00	11,000.00	11,200.00
" " Min. Point " 5s, 1910,	15,000.00	15,000.00	15,000.00
" " Pac. West. " 5s, 1921,	10,000.00	10,000.00	11,000.00
" " Lake Sup'r " 5s, 1921,	10,000.00	10,000.00	10,000.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,250.00	6,250.00
Baltimore & Cumberland Ex., 6s, 1931,	20,000.00	26,000.00	26,500.00
Sharon, 4½s, 1919,	10,000.00	10,000.00	10,000.00
Coudersport & Port Allegheny, 6s, 1914,	10,000.00	10,900.00	10,900.00
Atchison, Topeka & Santa Fe, 4s, 1989,	21,000.00	16,380.00	16,380.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	15,000.00	15,675.00	15,750.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.—

CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Central Ohio,	4½s, 1930, \$	10,000.00	10,000.00	10,000.00
Evansville & Terre Haute,	5s, 1930,	25,000.00	25,000.00	26,000.00
Pitts., McKeesp't & Youghioghenny,	6s, 1932,	20,000.00	25,957.00	26,000.00
Lawrence,	7s, 1895,	15,000.00	15,600.00	15,600.00
Staten Island,	4½s, 1943,	10,000.00	10,000.00	10,000.00
BANK STOCKS.				
280 shares	Bridgeport,	14,000.00	24,000.00	25,200.00
216 "	City,	21,600.00	31,558.00	33,480.00
134 "	Connecticut,	13,400.00	19,487.00	20,100.00
68 "	Pequonnock,	6,300.00	7,455.00	8,820.00
114 "	First of Bridgeport,	11,400.00	20,070.00	20,070.00
52 "	First of Westport,	5,200.00	5,200.00	5,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,384; total amount,	\$637,857.82
2	Number of depositors having \$1,000 and not over \$2,000,	338; total amount,	443,167.72
3	Number of depositors having over \$2,000 and not over \$10,000,	97; total amount,	253,690.55
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,819; total deposits,	\$1,334,716.09
6	Largest amount due a single depositor,		5,623.95
7	Number of accounts opened during the year, 973; number closed, 843.		
8	Amount of income received during the year,		73,057.77
9	Amount of dividends declared during the year,		51,241.09
10	Amount deposited, including interest credited, the past year,		485,451.68
11	Amount withdrawn during the year,		453,895.94
12	Increase of deposits the past year,		31,555.74
13	Amount carried to surplus or profit and loss during the year,		3,432.82
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		3,203.66
18	Total office expenses the past year, including salaries,		6,011.95
19	Net amount of income during the year from real estate owned,		356.55
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, month of July.		

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.—

CONTINUED.

OFFICERS. — President, D. N. Morgan; Vice-Presidents, John L. Wessels, David Wooster; Treasurer, L. S. Catlin; Directors or Trustees, S. C. Kingman, George W. Peck, Carlos Curtis, H. C. Cogswell, J. W. Knowlton, L. S. Catlin, Chauncey Morton, D. B. Lockwood, L. F. Curtis, M. E. Morris, F. B. Hall, George H. Zink, Andrew B. Curtis, Edwin G. Sanford, David B. Booth, George W. Fairchild, Goodwin Stoddard, Erwin Strickland.

MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,026,297.00	Whole Amt. of Deposits, \$2,508,782.70
Loans on Collateral Security, 96,300.00	Surplus Account, . . 100,000.00
Loans on Personal Sec'y only, 27,972.00	Interest Account, . . 35,300.85
United States Bonds, . . 100.00	Profit and Loss Account, . 101,288.94
Town, City, and Corporation Bonds, . . 456,612.72	
School District Notes and Orders, . . . 5,655.00	
Railroad Bonds, . . . 848,177.08	
Bank Stocks in Connecticut, 171,950.00	
Real Estate by Foreclosure, and other Real Estate, . 2,195.11	
Banking House, . . . 34,603.12	
Expense Account, . . . 1,641.85	
Cash in Bank, . . . 52,283.57	
Cash on hand, . . . 16,585.04	
Total Assets, . . \$2,740,372.49	Total Liabilities, . . \$2,740,372.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	100.00	100.00	112.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Farms School District, Meriden, . . .	150.00	150.00	150.00
Railroad School District, " . . .	5,000.00	5,000.00	5,000.00
Kensington School District, Berlin, . . .	505.00	505.00	505.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Essex, Conn., 4s, 1901, . . .	10,000.00	10,000.00	10,000.00
" Meriden, " 4s, 1908-9-10-11, . . .	20,000.00	20,000.00	20,000.00
" " " 6s, 1894-6-7, . . .	4,000.00	4,000.00	4,160.00
" Middletown, " 3- ⁸ / ₁₀ s, 1909, . . .	25,000.00	25,000.00	25,000.00
" Wallingf'rd, " 4s, 1904 or 1914, . . .	5,000.00	5,000.00	5,000.00
" Wind'r L'ks, " 4s, 1922, . . .	10,000.00	10,000.00	10,000.00
City of Bath, Me., 4s, 1921, . . .	22,500.00	22,500.00	22,500.00
" " " 6s, 1902, . . .	1,000.00	1,070.00	1,100.00
" Cincinnati, Ohio, 5s, 1894-5-6-7, . . .	6,042.72	6,042.72	6,042.72
" " " 6s, 1894, . . .	8,000.00	8,000.00	8,160.00
" " " 7s, 1908, . . .	23,000.00	24,400.00	28,750.00
" " " 7- ⁸ / ₁₀ s, 1902-6, . . .	19,000.00	20,200.00	23,370.00
" Columbus, " 4s, 1905-9, . . .	20,000.00	20,000.00	20,000.00

MERIDEN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT.						
City of Columbus, Ohio,	4s,	1906, .	\$	8,000.00	8,000.00	8,000.00
" " "	4s,	1906, .		10,000.00	10,000.00	10,000.00
" " "	5s,	1910, .		12,000.00	12,200.00	12,200.00
" Dubuque, Iowa,	6s,	1896, .		2,000.00	2,050.00	2,050.00
" Duluth, Minn.,	6s,	1893-4-5-6-7,		34,000.00	34,650.00	34,650.00
" Hoboken, N. J.,	6s,	1898, .		4,000.00	4,300.00	4,300.00
" Indianapolis, Ind.,	6s,	1897, .		13,000.00	13,400.00	13,650.00
" Lexington, Ky.,	4½s,	1920, .		10,000.00	10,000.00	10,000.00
" Louisville, "	4s,	1930, .		10,000.00	10,000.00	10,000.00
" Minneapolis, Minn.,	4s,	1922, .		10,000.00	10,000.00	10,000.00
" " "	4½s,	1921, .		10,000.00	10,000.00	10,000.00
" Milwaukee, Wis.,	7s,	1902, .		8,000.00	8,000.00	8,560.00
" Muskegon, Mich.,	5s,	1903, .		20,000.00	20,500.00	20,500.00
" New Albany, Ind.,	4s,	1915, .		20,000.00	21,000.00	21,200.00
" Newark, N. J.,	4s,	1908, .		5,000.00	5,000.00	5,000.00
" " "	4½s,	1918, .		20,000.00	20,000.00	20,000.00
" " "	6s,	1908, .		2,000.00	2,250.00	2,250.00
" Omaha, Neb.,	5s,	1912, .		10,000.00	10,350.00	10,350.00
" South Bend, Ind.,	5s,	1913, .		5,000.00	5,000.00	5,000.00
" St. Paul, Minn.,	4s,	1919, .		10,000.00	10,000.00	10,000.00
" Terre Haute, Ind.,	4½s,	1902, .		12,000.00	12,000.00	12,000.00
" " "	5s,	1895 or 1905,		1,000.00	1,000.00	1,000.00
" " "	5s,	1896, .		20,000.00	20,100.00	20,800.00
" Trenton, N. J.,	4s,	1899, .		4,500.00	4,500.00	4,500.00
" " "	4s,	1913, .		10,000.00	10,000.00	10,000.00
" " "	6s,	1894, .		1,000.00	1,000.00	1,000.00
" Wichita, Kan.,	6s,	1898, .		5,000.00	5,000.00	5,200.00
RAILROAD BONDS.						
Atchison, Topeka & Santa Fe,	4s,	1989,		65,000.00	53,300.00	47,450.00
Atchison & Nebraska,	7s,	1908,		12,000.00	14,000.00	14,520.00
Central Ohio,	4½s,	1930,		20,000.00	20,000.00	20,000.00
Chicago & Northwestern: —						
Chicago & Tomah,	6s,	1905,		10,000.00	10,900.00	10,900.00
Iowa Division,	4½s,	1902,		5,000.00	5,000.00	5,000.00
Madison Extension,	7s,	1911,		500.00	535.00	640.00
Milwaukee & Madison,	6s,	1905,		31,000.00	32,500.00	35,030.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		65,000.00	66,500.00	66,950.00
Northern Illinois,	5s,	1910,		12,000.00	12,000.00	12,360.00
Chicago, Milwaukee & St. Paul: —						
Chicago & Pacific,	6s,	1910,		11,000.00	11,600.00	12,320.00
Chicago & Milwaukee,	7s,	1903,		46,000.00	51,800.00	57,040.00
Dubuque,	6s,	1920,		25,000.00	26,000.00	28,750.00
Iowa & Dakota,	7s,	1899,		27,000.00	29,400.00	32,400.00
LaCrosse & Davenport,	5s,	1919,		51,000.00	51,000.00	51,000.00
Southwestern,	6s,	1909,		34,000.00	36,000.00	38,080.00
Wisconsin Valley,	7s,	1909,		23,000.00	25,000.00	28,060.00
Erie & Pittsburgh,	7s,	1898,		18,000.00	19,000.00	19,800.00

MERIDEN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Evansville & Terre Haute,	6s,	1921,	\$	20,000.00	23,200.00	23,200.00
E. & T. H., Sullivan Co. Coal Branch,	5s,	1930,		10,000.00	10,000.00	10,000.00
Elmira & Williamsport,	6s,	1910,		13,000.00	14,400.00	15,080.00
Fonda, Johnstown & Gloversville,	6s,	1920,		9,000.00	11,000.00	11,000.00
Illinois Central, Springfield Division,	6s,	1898,		10,000.00	10,300.00	10,600.00
Iowa Falls & Sioux City,	7s,	1917,		20,000.00	24,000.00	25,600.00
Joliet & Northern Indiana,	7s,	1907,		25,000.00	29,000.00	30,750.00
Little Miami,	5s,	1912,		6,000.00	6,000.00	6,420.00
Morris & Essex,	7s,	1914,		54,000.00	63,000.00	72,900.00
McKeesport & Belle Vernon,	6s,	1918,		26,000.00	30,000.00	30,000.00
N. Y. Central & Hudson River,	7s,	1903,		15,000.00	15,000.00	18,150.00
New York & Long Branch,	5s,	1931,		20,000.00	21,000.00	21,600.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,		20,000.00	24,400.00	24,400.00
Rensselaer & Saratoga,	7s,	1921,		1,000.00	1,090.00	1,400.00
Shamokin Valley & Pottsville,	7s,	1901,		13,000.00	13,000.00	14,300.00
St. Louis, Jacksonville & Chicago,	7s,	1894,		38,000.00	38,252.00	39,380.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		8,000.00	9,200.00	9,200.00
Sunbury & Lewiston,	7s,	1896,		7,000.00	7,100.00	7,420.00
Terre Haute & Indianapolis,	5s,	1925,		30,000.00	33,700.00	33,700.00
BANK STOCK.						
350 shares First	National, Meriden,			35,000.00	35,000.00	40,950.00
350 " Home	" "			35,000.00	35,000.00	42,000.00
350 " Meriden	" "			35,000.00	36,000.00	45,500.00
125 " New Britain	" New Britain,			12,500.00	12,500.00	18,750.00
40 " Central	" Middletown,			3,000.00	3,500.00	4,160.00
200 " First	" "			20,000.00	20,000.00	20,800.00
150 " Middletown	" "			11,250.00	13,850.00	16,200.00
123 " Middlesex Co.	" "			12,300.00	12,300.00	12,300.00
34 " Yale	" New Haven,			3,400.00	3,400.00	3,774.00
4 " Second	" "			400.00	400.00	672.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,746; total amount, \$1,016,971.65
2	Number of depositors having \$1,000 and not over \$2,000,	549; total amount, 713,149.32
3	Number of depositors having over \$2,000 and not over \$10,000,	247; total amount, 773,661.73
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	7,542; total deposits, \$2,503,782.70
6	Largest amount due a single depositor,	9,409.37
7	Number of accounts opened during the year,	1,143; number closed, 1,124.
8	*Amount of income received during the year,	131,138.98

* \$28,540.41 charged off in premiums during the year.

MERIDEN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

9	Amount of dividends declared during the year,	\$96,958.93
10	Amount deposited, including interest credited, the past year, .	646,842.79
11	Amount withdrawn during the year,	606,553.11
12	Increase of deposits the past year,	40,289.68
13	Amount carried to surplus or profit and loss during the year, .	10,959.63
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 20th and July 20th.	
17	State tax during the past year,	5,970.11
18	Total office expenses the past year, including salaries,	6,258.78
19	Net amount of income during the year from real estate owned, .	1,595.00
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	32,500.00
23	Date of annual meeting for choice of officers, first Monday after July 19th.	

OFFICERS. — President, Levi E. Coe; Treasurer, W. H. Catlin; Directors or Trustees, O. H. Platt, O. B. Arnold, A. Chamberlain, A. C. Markham, Charles Parker, Isaac C. Lewis, George W. Lyon, John L. Billard, E. J. Doolittle, George R. Wilmot, Selah A. Hull, Edward Miller, Henry S. Wilcox.

MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,774,407.00	Whole Amt. of Deposits, \$5,860,823.19
Loans on Collateral Security, 286,705.00	Surplus Account, . . . 400,000.00
Loans on Personal Sec'y only, 6,125.00	Interest Account, . . . 145,176.47
Town, City, and Corp. B'ds, 3,148,795.00	Profit and Loss Account, . 51,166.89
Railroad Bonds, . . . 522,500.00	
Railroad Stocks, . . . 15,250.00	
Bank Stocks in Connecticut, 222,775.00	
Bank Stocks in other States, 52,000.00	
Real Estate by Foreclosure, 148,890.00	
Banking House, . . . 31,000.00	
Tax Account, . . . 6,893.32	
Expense Account, . . . 5,339.72	
Cash in Bank, . . . 226,933.24	
Cash on hand, . . . 8,987.15	
Sundry acct. from General Ledger, 566.12	
Total Assets, . . . \$6,457,166.55	Total Liabilities, . \$6,457,166.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
100 shares N. Y., N. H. & H., . . . \$	10,000.00	10,000.00	19,500.00
105 " Cleve., Cin., Chic. & St. Louis, .	10,500.00	5,250.00	3,150.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Middletown, Conn., 7s, 1894,	5,000.00	5,000.00	5,100.00
" " " 6s, 1896,	1,000.00	1,000.00	1,010.00
Town " " 4s, 1894 to 1908,	120,000.00	120,000.00	120,000.00
Town of New Britain, " 7s, 1894,	41,000.00	41,000.00	41,820.00
" New Canaan, " 4s, 1911,	25,500.00	25,500.00	25,500.00
" Plainville, " 4s, 1895 to 1915,	20,000.00	20,000.00	20,000.00
" Portland, " 4s, 1896,	17,000.00	17,000.00	17,000.00
" Stonington, " 4s, 1908,	15,000.00	15,000.00	15,000.00
W. Hav'n Union School Dist., 4½s, 1909,	20,000.00	20,000.00	20,000.00
City of Waterbury, Conn., 4s, 1894 to 1902,	39,000.00	39,000.00	39,000.00
" Denver, Col., 4s, 1904,	30,000.00	30,000.00	28,800.00
" Chicago, Ill., 7s, 1894 to 1899,	173,000.00	173,000.00	180,132.00
" " 6s, 1895 to 1898,	34,000.00	34,000.00	36,140.00
" " 4s, 1921,	50,000.00	50,000.00	47,500.00
" Terre Haute, Ind., 4½s, 1896 to 1909,	56,000.00	56,000.00	56,000.00
" " " 6s, 1894 to 1903,	27,700.00	27,700.00	27,977.00
" Des Moines, Iowa, 4½s, 1906,	5,000.00	5,000.00	5,000.00
" Sioux City, " 6s, 1907,	6,000.00	6,000.00	6,060.00

MIDDLETOWN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.							
City of Dubuque, Iowa,	6s,	1897,	\$		12,500.00	12,500.00	12,625.00
" Davenport, "	6s,	1900,			80,000.00	80,000.00	80,800.00
" Louisville, Ky.,	4s,	1923,			25,000.00	24,500.00	23,750.00
" " "	5s,	1911,			5,000.00	5,000.00	5,300.00
" Portland, Maine,	6s,	1897 and 1907,			37,000.00	37,000.00	42,050.00
" Bangor, "	6s,	1905,			2,000.00	2,000.00	2,260.00
" Detroit, Mich.,	4s,	1918,			175,000.00	175,000.00	175,000.00
" Saginaw, "	5s,	1893 to 1895,			30,000.00	30,000.00	30,000.00
" Minneapolis, Minn.,	4s,	1919,			208,000.00	208,000.00	197,600.00
" St. Paul, "	4s,	1919 to 1920,			225,000.00	225,000.00	213,750.00
" " "	4½s,	1917,			20,000.00	20,000.00	20,000.00
" " "	6s,	1900,			5,000.00	5,000.00	5,400.00
" Duluth, "	6s,	1893 to 1898,			76,920.00	76,920.00	73,430.00
" Kansas City, Mo.,	7s,	1897 and 1898,			19,000.00	19,000.00	20,325.00
" " "	8s,	1895 to 1897,			25,000.00	25,000.00	26,750.00
" St. Louis, "	6s,	1894 to 1905,			133,000.00	133,000.00	139,300.00
" " "	4s,	1895 to 1905,			182,000.00	182,000.00	182,000.00
" Jersey City, N. J.,	7s,	1913,			100,000.00	100,000.00	125,000.00
" Newark, "	7s,	1905,			10,000.00	10,000.00	12,000.00
" " "	4s,	1922,			50,000.00	50,000.00	47,500.00
" Dayton, Ohio,	4½s,	1894 to 1896,			7,000.00	7,000.00	7,000.00
" " "	4s,	1894 to 1902,			171,000.00	171,000.00	162,450.00
" Cincinnati, "	7½s,	1897 to 1902,			132,000.00	132,000.00	150,740.00
" " "	7s,	1902 to 1908,			55,000.00	55,000.00	66,650.00
" " "	6s,	1897 to 1909,			26,000.00	26,000.00	29,660.00
" " "	4s,	1905,			25,000.00	25,000.00	23,750.00
" Cleveland, "	5s,	1894 to 1899,			157,000.00	157,000.00	158,350.00
" Springfield, "	6s,	1894 to 1902,			9,500.00	9,500.00	9,880.00
" Youngstown, "	6s,	1894 to 1902,			49,500.00	49,500.00	51,200.00
" " "	5s,	1895 to 1901,			11,500.00	11,500.00	11,500.00
" Columbus, "	4s,	1898 to 1910,			223,000.00	223,175.00	214,350.00
" " "	6s,	1895 to 1911,			178,000.00	178,000.00	179,780.00
RAILROAD BONDS.							
Chic., Mil. & St. Paul, S. West. Div.,	6s,	1909,			50,000.00	50,000.00	55,000.00
Mineral Point	5s,	1910,			50,000.00	50,000.00	50,000.00
La Crosse & Davenport	5s,	1919,			15,000.00	15,000.00	15,000.00
Dubuque	6s,	1920,			40,000.00	40,000.00	45,600.00
Chic. & Lake Superior	5s,	1921,			15,000.00	15,000.00	15,000.00
Ill. Central, Springfield	6s,	1898,			54,000.00	54,000.00	56,700.00
" Southwestern	5s,	1921,			60,000.00	60,000.00	62,400.00
Sand'ky, Mansfield & Newark,	7s,	1906,			7,000.00	7,000.00	7,750.00
Chic. & N. W., N'west'n Union Div.,	7s,	1917,			26,500.00	26,500.00	33,655.00
Ottumwa & Cedar Falls	5s,	1909,			27,000.00	27,000.00	27,540.00
Iowa	4½s,	1902,			50,000.00	50,000.00	50,000.00
Madison Extension	7s,	1911,			20,000.00	20,000.00	25,400.00
Chicago & Tomah	6s,	1905,			55,000.00	55,000.00	56,650.00
Menominee River	7s,	1906,			1,000.00	1,000.00	1,030.00
Cedar Rapids & Mo. Riv.	7s,	1916,			9,000.00	9,000.00	11,430.00

MIDDLETOWN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.				
St. Louis, Jacksonville & Chicago,	7s, 1894, \$	13,000.00	13,000.00	13,000.00
Delaware & Hudson Canal,	7s, 1917,	30,000.00	30,000.00	39,600.00
BANK STOCKS.				
569 shares	Middletown National, Middletown,	42,675.00	42,675.00	62,021.00
336 "	Middlesex Co., "	33,600.00	33,600.00	33,600.00
200 "	Central "	15,000.00	15,000.00	21,000.00
267 "	First "	26,700.00	26,700.00	26,700.00
150 "	Hartford " Hartford,	15,000.00	15,000.00	22,500.00
135 "	City, " "	13,500.00	13,500.00	13,500.00
160 "	Thames National, Norwich,	16,000.00	16,000.00	22,400.00
13 "	First " "	1,300.00	1,300.00	1,300.00
12 "	Second " "	1,200.00	1,200.00	1,272.00
34 "	Yale " New Haven,	3,400.00	3,400.00	3,842.00
24 "	First " Portland,	2,400.00	2,400.00	2,520.00
206 "	Home " Meriden,	20,600.00	20,600.00	23,690.00
140 "	First " "	14,000.00	14,000.00	16,100.00
86 "	Meriden " "	8,600.00	8,600.00	11,352.00
88 "	National Pahquioque, Danbury,	8,800.00	8,800.00	11,880.00
260 "	American Ex. National, New York,	26,000.00	26,000.00	37,700.00
100 "	Nassau, " "	5,000.00	5,000.00	8,500.00
50 "	St. Nicholas, " "	5,000.00	5,000.00	5,750.00
60 "	Bk. of the State of N. Y., " "	6,000.00	6,000.00	6,480.00
100 "	National Shoe and Leather, " "	10,000.00	10,000.00	11,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,201; total amount, \$1,788,700.19
2	Number of depositors having \$1,000 and not over \$2,000,	950; total amount, 1,292,159.00
3	Number of depositors having over \$2,000 and not over \$10,000,	694; total amount, 2,591,506.00
4	Number of depositors having over \$10,000,	13; total amount, 188,458.00
5	Total number of depositors,	9,858; total deposits, \$5,860,823.19
6	Largest amount due a single depositor,	23,800.00
7	Number of accounts opened during the year, 970; number closed,	1,106.
8	Amount of income received during the year,	337,331.32
9	Amount of dividends declared during the year,	227,996.39
10	Amount deposited, including interest credited, the past year,	921,669.21
11	Amount withdrawn during the year,	860,632.64
12	Increase of deposits the past year,	61,036.57
13	Amount carried to surplus or profit and loss during the year,	42,274.06
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.

MIDDLETOWN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

16	Rate of dividend the last year, 4 per cent. ; and 3 per cent. on excess of \$10,000; when paid, May and November.	
17	State tax during the past year,	\$13,786.64
18	Total office expenses the past year, including salaries, . . .	12,399.28
19	Net amount of income during the year from real estate owned, .	6,447.29
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	50,000.00
23	Date of annual meeting for choice of officers, first Monday in June.	

OFFICERS. — President, George A. Coles; Treasurer, Henry H. Smith; Directors or Trustees, John P. Bacon, Chas. A. Boardman, Elijah H. Hubbard, George S. Hubbard, M. B. Copeland, George W. Burr, Henry Ward, L. M. Leach, Samuel Russell, William Wilcox, Henry Woodward, Edward Payne, George W. Atkins, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Horace F. Boardman, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Henry L. Mansfield, Charles Reynolds.

MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$107,199.00	Whole Amount of Deposits, \$238,893.74
Loans on Collateral Security, . . . 2,200.00	Surplus Account, . . . 10,760.45
Loans on Personal Sec'y only, . . . 3,110.00	Interest Account, . . . 1,341.38
Town, City, and Corp. Bonds, . . . 66,100.00	Profit and Loss Account, . . . 2,620.58
Town, City, and Bor. Notes, . . . 5,000.00	
Railroad Bonds, . . . 24,621.17	
Bank Stocks in Connecticut, . . . 42,038.00	
Tax Account, . . . 213.30	
Expense Account, . . . 327.50	
Cash in Bank, . . . 1,476.52	
Cash on hand, . . . 1,330.66	
<hr/> Total Assets, . . . \$253,616.15	<hr/> Total Liabilities, . . . \$253,616.15

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Milford, note, \$	5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Milford, 5s,	2,500.00	2,500.00	2,500.00
" " 4s,	45,600.00	45,600.00	45,600.00
City of Columbus, Ohio, 4s,	15,000.00	15,000.00	15,000.00
" " " 4½s,	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903,	10,000.00	10,000.00	10,000.00
New York, Providence & Boston, 4s, 1942,	5,000.00	5,000.00	5,000.00
Chicago & Northwestern, 6s, 1929,	8,000.00	9,621.17	8,800.00
BANK STOCKS.			
200 shares Merchants National, New Haven,	10,000.00	12,000.00	9,200.00
22 " National New Haven Bank, . . .	2,200.00	3,410.00	3,696.00
30 " Yale National, New Haven,	3,000.00	3,720.00	3,330.00
20 " Second " "	2,000.00	3,603.00	3,340.00
30 " National Tradesmen, "	3,000.00	4,230.00	4,200.00
14 " Middlesex Co. National,	1,400.00	1,400.00	1,428.00
21 " Meriden National,	2,100.00	2,100.00	2,730.00
36 " Conn. " Bridgeport, Ct.,	3,600.00	5,450.00	5,400.00
51 " Bank of Commerce, New London, .	5,100.00	6,125.00	6,120.00

MILFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	841; total amount,	\$134,847.92
2	Number of depositors having \$1,000 and not over \$2,000,	64; total amount,	82,540.46
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	21,505.36
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	913; total deposits,	\$238,893.74
6	Largest amount due a single depositor,		4,174.02
7	Number of accounts opened during the year, 184; number closed, 148.		
8	Amount of income received during the year,		11,694.12
9	Amount of dividends declared during the year,		8,461.17
10	Amount deposited, including interest credited, the past year,		145,521.05
11	Amount withdrawn during the year,		131,629.78
12	Increase of deposits the past year,		13,891.27
13	Amount carried to surplus or profit and loss during the year,		1,778.10
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		426.60
18	Total office expenses the past year, including salaries,		1,346.02
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		7,000.00
23	Date of annual meeting for choice of officers, first Tuesday after July 16th.		

OFFICERS. — President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, William G. Mitchell, Theodore Platt, James T. Burns, George M. Gunn, Charles J. Morris, N. Truman Smith, Dumond P. Merwin, John W. Fowler, Charles Lake, Frederick L. Tibbals, David L. Clarke, Edward G. Miles, Isaac C. Smith, James T. Higby, H. B. Beardsley, James McCarthy, George H. Furman, Joseph W. Fowler, Samuel C. Durand, W. Cecil Durand.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$77,178.00	Whole Amount of Deposits, . . .	\$292,443.25
Loans on Collateral Security, . . .	13,510.00	Surplus Account, . . .	7,000.00
Town, City, and Corp. Bonds, . . .	68,000.00	Interest Account, . . .	3,995.93
Town, City, and Borough Notes and Orders, . . .	18,000.00	Profit and Loss Account, . . .	2,461.53
School District Notes and Orders, . . .	381.67	Rent and Maintenance, . . .	104.67
Railroad Bonds, . . .	67,000.00	Due on Loans Incomplete, . . .	2,426.00
First Ecclesiastical Soc. Orders, . . .	400.00		
Bank Stocks in Connecticut, . . .	39,950.00		
Bank Stocks in Other States, . . .	500.00		
Real Estate by Foreclosure, . . .	4,197.41		
Premium Account, . . .	12,598.00		
Expense Account, . . .	711.89		
Cash in Bank, . . .	5,104.78		
Cash on hand, . . .	899.63		
Total Assets, . . .	\$308,431.38	Total Liabilities, . . .	\$308,431.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
East Haddam Town, \$	13,000.00	13,000.00	13,000.00
Naugatuck "	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of East Haddam, . . .	132.42	132.42	132.42
Third " " "	34.00	34.00	34.00
Ninth " " "	215.25	215.25	215.25
TOWN, CITY, AND CORPORATION BONDS.			
Town of Naugatuck, Conn., 4s, 1907-12,	10,000.00	10,000.00	10,000.00
" Essex, " 4s, 1901-11,	5,000.00	5,000.00	5,000.00
" Groton, " 4s, 1913,	5,000.00	5,000.00	5,000.00
" New Haven, " 3½s, 1929,	6,000.00	6,000.00	5,400.00
" Hebron, " 3½s, 1909,	5,000.00	5,000.00	4,760.00
City of Columbus, Ohio, 6s, various,	6,000.00	6,000.00	6,000.00
" Cleveland, " 3- ⁶⁵ / ₁₀₀ , 1902,	5,000.00	5,000.00	4,750.00
" Hartford, Conn., Water, 6s, 1899,	4,000.00	4,000.00	4,320.00
" " " Capitol, 6s, 1897,	2,000.00	2,000.00	2,100.00
" Minneapolis, Minn., 4s, 1919,	5,000.00	5,000.00	4,500.00
" Duluth, " 4s, 1920,	5,000.00	5,000.00	4,500.00
Borough of Willimantic, Conn., 4s, 1899,	5,000.00	5,000.00	5,000.00
" Norwalk, " 4s, 1907,	5,000.00	5,000.00	5,000.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
New York & Harlem,	7s,	1900,	\$	15,000.00	15,000.00	17,250.00
New York Central & Hudson,	7s,	1903,		10,000.00	10,000.00	12,000.00
Chicago, Rock Island & Pacific,	6s,	1917,		10,000.00	10,000.00	12,000.00
Morris & Essex,	7s,	1914,		10,000.00	10,000.00	13,500.00
Rensselaer & Saratoga,	7s,	1921,		5,000.00	5,000.00	6,750.00
Delaware & Bound Brook,	7s,	1905,		5,000.00	5,000.00	6,000.00
Ill. Central, Springfield Div.,	6s,	1898,		5,000.00	5,000.00	5,250.00
Atchison, Topeka & Santa Fe,	4s,	1989,		5,000.00	5,000.00	3,500.00
N. Y., Providence & Boston,	4s,	1901,		2,000.00	2,000.00	2,000.00
BANK STOCKS.						
64 shares Nat. New England, E. Haddam,				6,400.00	6,400.00	7,040.00
40 " Deep River Nat., Deep River,				4,000.00	4,000.00	4,600.00
60 " National Exchange, Hartford,				3,000.00	3,000.00	3,900.00
40 " Phoenix National,				4,000.00	4,000.00	4,600.00
20 " Hartford " "				2,000.00	2,000.00	3,000.00
20 " Aetna " "				2,000.00	2,000.00	2,500.00
20 " Charter Oak " "				2,000.00	2,000.00	2,000.00
14 " Far. & Mech. " "				1,400.00	1,400.00	1,400.00
2 " First " "				200.00	200.00	200.00
30 " Middlesex Co. Nat., Middletown,				3,000.00	3,000.00	3,000.00
24 " Central " "				1,800.00	1,800.00	2,400.00
22 " Middletown " "				1,650.00	1,650.00	2,200.00
30 " First National, Portland, . . .				3,000.00	3,000.00	3,000.00
30 " Home " Meriden, . . .				3,000.00	3,000.00	3,450.00
12 " Meriden " " . . .				1,200.00	1,200.00	1,500.00
10 " Citizens " Waterbury, . . .				1,000.00	1,000.00	1,250.00
3 " Merchants' National, Norwich, .				300.00	300.00	300.00
5 " Ninth " N. Y., . . .				500.00	500.00	550.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	916; total amount,	\$142,384.03
2	Number of depositors having \$1,000 and not over \$2,000, .	52; total amount,	71,266.63
3	Number of depositors having over \$2,000 and not over \$10,000, .	20; total amount,	65,872.81
4	Number of depositors having over \$10,000,	1; total amount,	12,919.78
5	Total number of depositors, . . .	989; total deposits,	\$292,443.25
6	Largest amount due a single depositor, . . .		12,919.78
7	Number of accounts opened during the year, 113; number closed, 96.		
8	Amount of income received during the year, . . .		14,362.51
9	Amount of dividends declared during the year, . . .		11,305.87
10	Amount deposited, including interest credited, the past year, . . .		77,835.50
11	Amount withdrawn during the year, . . .		74,520.12
12	Increase of deposits the past year, . . .		3,315.38

MOODUS SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

13	Amount carried to surplus or profit and loss during the year,	\$406.56
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	550.73
18	Total office expenses the past year, including salaries,	919.41
19	Net amount of income during the year from real estate owned,	35.10
20	What assets, if any, yielding no income during the year,	500.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	15,000.00
23	Date of annual meeting for choice of officers, third Thursday in July.	

OFFICERS. — President, Charles E. Brownell; Vice-President, Amasa Day, Treasurer, Eugene W. Chaffee; Directors, Charles Brownell, Amasa Day, Eugene W. Chaffee, Theodore Fuller, William L. Fowler, Jr., Albert E. Purple, Arthur W. Chaffee, Albert E. Olmsted.

NATIONAL SAVINGS BANK OF NEW HAVEN.

HOADLEY B. IVES, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$825,406.67	Whole Amount of Deposits, \$1,255,017.65	
Loans on Collateral Security, . . .	36,240.00	Surplus Account, . . .	50,000.00
Loans on Personal Sec'ty only, . . .	300.00	Interest Account, . . .	11,562.87
Town, City, and Corp. Bonds, . . .	246,495.00	Profit and Loss Account, . . .	10,775.07
School Dist. Notes and Orders, . . .	940.00	Rents,	19.10
Railroad Bonds, . . .	54,000.00		
Bank Stocks in Connecticut, . . .	107,250.00		
Real Estate by Foreclosure, . . .	7,909.40		
Expense Account, . . .	2,202.13		
Cash in Bank, . . .	43,616.09		
Cash on hand, . . .	3,015.40		
Total Assets, . . .	\$1,327,374.69	Total Liabilities, . . .	\$1,327,374.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth School District, North Haven, . . . \$	300.00	300.00	300.00
" " " " " . . .	640.00	640.00	640.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 7 ³ / ₁₀ s, 1897,	6,000.00	6,000.00	6,720.00
" " 7 ³ / ₁₀ s, 1899,	4,000.00	4,000.00	4,640.00
" " 7 ³ / ₁₀ s, 1902,	15,000.00	15,000.00	18,100.00
" Columbus, 6s, 1898,	12,000.00	12,000.00	12,000.00
" " 4s, 1899,	13,000.00	13,000.00	13,000.00
" " 4s, 1905,	3,000.00	2,850.00	3,000.00
" " 4s, 1908,	10,000.00	10,000.00	10,000.00
" " 4s, 1910,	20,000.00	19,600.00	19,600.00
" " 4s, 1905,	1,000.00	980.00	1,000.00
" Louisville, 4s, 1928,	13,000.00	13,000.00	13,000.00
" " Park, 4s, 1930,	41,000.00	41,000.00	41,000.00
" Chicago, 4s, 1921,	15,000.00	15,000.00	15,000.00
" Minneapolis, 4s, 1919,	5,000.00	5,000.00	5,000.00
" New Haven, 7s, 1900,	4,000.00	3,900.00	4,720.00
" " School, 4s, 1909-20,	17,000.00	17,000.00	17,340.00
" " Sewerage, 3 ¹ / ₂ s, 1902-4,	5,000.00	4,850.00	4,850.00
" " Parks, 3 ¹ / ₂ s, 1909-39,	11,000.00	10,465.00	10,465.00
Town of Bristol, School, 4s, 1896-1901,	16,000.00	16,000.00	16,000.00
" Wallingford, School, 4s, 1904-14,	10,000.00	9,850.00	10,000.00
" Naugatuck, 4s, 1912,	15,000.00	15,000.00	15,000.00
Borough of Norwalk, School, 4s, 1907-27,	5,000.00	5,000.00	5,000.00
City of Cincinnati, 7s, 1908,	7,000.00	7,000.00	8,540.00

NATIONAL SAVINGS BANK OF NEW HAVEN. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York Central & Hudson River, 7s, 1903, \$	5,000.00	5,000.00	6,100.00
New York, New Haven & Hartford, 4s, 1903,	20,000.00	20,000.00	21,000.00
Chic. & Northw't'n (Menominee Div.), 7s, 1911,	11,000.00	11,000.00	13,310.00
Chicago, Mil. & St. Paul (M. Div.), 6s, 1910,	8,000.00	8,000.00	8,960.00
New London Northern, 4s, 1910,	10,000.00	10,000.00	10,000.00
BANK STOCKS.			
176 shares Yale National, New Haven,	17,600.00	17,600.00	19,712.00
387 " Merchants " "	19,350.00	19,350.00	19,350.00
154 " Second " "	15,400.00	15,400.00	24,794.00
1152 " County " "	11,520.00	11,520.00	14,976.00
32 " Tradesmens " "	3,200.00	3,200.00	4,480.00
23 " Mechanics " "	1,380.00	1,380.00	1,449.00
2 " City, " "	200.00	200.00	242.00
100 " Middlesex Co. Nat., Middletown,	10,000.00	10,000.00	10,000.00
123 " First National, Meriden,	12,300.00	12,300.00	12,669.00
10 " Home " "	1,000.00	1,000.00	1,100.00
14 " Southington " "	1,400.00	1,400.00	1,400.00
31 " Clinton " "	3,100.00	3,100.00	3,100.00
6 " Westport " "	600.00	600.00	600.00
45 " National Bank of Norwalk,	4,500.00	4,500.00	4,500.00
10 " Fairfield County National,	1,000.00	1,000.00	1,000.00
7 " First National Bank, Portland,	700.00	700.00	700.00
40 " Union Bank, New London,	4,000.00	4,000.00	4,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,435; total amount,	\$672,295.04
2	Number of depositors having \$1,000 and not over \$2,000,	306; total amount,	389,293.15
3	Number of depositors having over \$2,000 and not over \$10,000,	50; total amount,	183,125.15
4	Number of depositors having over \$10,000,	1; total amount,	10,304.31
5	Total number of depositors,	2,792; total deposits,	\$1,255,017.65
6	Largest amount due a single depositor,		10,304.31
7	Number of accounts opened during the year, 478; number closed, 437.		
8	Amount of income received during the year,		67,246.09
9	Amount of dividends declared during the year,		47,291.19
10	Amount deposited, including interest credited, the past year,		390,556.36
11	Amount withdrawn during the year,		365,838.42
12	Increase of deposits the past year,		24,717.94
13	Amount carried to surplus or profit and loss during the year,		13,452.24
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July 16th.		

NATIONAL SAVINGS BANK OF NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	State tax during the past year,	\$3,008.26
18	Total office expenses the past year, including salaries,	3,494.40
19	Net amount of income during the year from real estate owned,	285.00
20	What assets, if any, yielding no income during the year,	2,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	20,000.00
23	Date of annual meeting for choice of officers, Wednesday after first Tuesday in July.	

OFFICERS. — President, Maier Zunder; Treasurer, Hoadley B. Ives; Vice-President, Julius Twiss; Directors or Trustees, M. Zunder, H. B. Ives, Julius Twiss, Cornelius Pierpont, Francis Donnelly, George D. Watrous, Patrick Gallagher, Frederick W. J. Sizer, Francis E. Spencer, John B. Carrington, W. F. Ensign, Frederick C. Earle.

NAUGATUCK SAVINGS BANK.

JOHN H. WHITTEMORE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$326,182.00	Whole Amount of Deposits, \$547,991.55
Loans on Collateral Security, 65,000.00	Surplus Account, . . . 20,000.00
Loans on Personal Sec'ty only, 26,950.00	Interest Account, . . . 7,554.19
Town, City, and Corp. Bonds, 53,000.00	Profit and Loss Account, . . 211.38
School Dist. Notes and Orders, 5,000.00	Bills Payable, 32,000.00
Railroad Bonds, . . . 45,000.00	
Bank Stocks in Connecticut, 48,600.00	
Bank Stocks in other States, 10,000.00	
Real Estate by Foreclosure, 931.52	
Tax Account, 692.35	
Insurance Account, . . . 8.75	
Expense Account, . . . 678.92	
Premium Account, . . . 19,334.66	
Cash in Bank, 6,115.81	
Cash on hand, 263.11	
Total Assets, . . . \$607,757.12	Total Liabilities, . . . \$607,757.12

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, Naugatuck, \$	4,000.00	4,000.00	4,000.00
Union City District, "	1,000.00	1,000.00	1,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Naugatuck, Conn., 4s, 1912,	28,000.00	28,000.00	28,000.00
City of Columbus, Ohio, 5s, 1911,	10,000.00	10,000.00	10,000.00
" Duluth, Minn., 4s, 1920,	10,000.00	10,000.00	10,000.00
" Denver, Col., 4s, 1899,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Del. & Hud. Canal Co., Penn. Div., 7s, 1917,	15,000.00	15,000.00	19,500.00
Evansville & Terre Haute, 6s, 1921,	5,000.00	5,000.00	5,500.00
Central of Ohio, 4½s, 1930,	10,000.00	10,000.00	10,000.00
Chicago & Northwestern :—			
Iowa Division, 4½s, 1902,	5,000.00	5,000.00	5,000.00
Madison Ex., 7s, 1911,	5,000.00	5,000.00	6,250.00
Escanaba & Lake Superior, 6s, 1901,	5,000.00	5,000.00	5,250.00
BANK STOCKS.			
20 shares Hartford National, Hartford,	2,000.00	2,000.00	3,000.00
40 " American " "	2,000.00	2,000.00	2,500.00

NAUGATUCK SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					BOOK VALUE.	PAR VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.							
15 shares	Ætna	National,	Hartford,	\$	1,500.00	1,500.00	1,650.00
9 "	Phoenix	"	"	"	900.00	900.00	990.00
7 "	Charter Oak	"	"	"	700.00	700.00	700.00
40 "	Exchange	"	"	"	2,000.00	2,000.00	2,400.00
30 "	New Britain	"	"	"	3,000.00	3,000.00	4,800.00
20 "	Danbury	"	"	"	2,000.00	2,000.00	2,400.00
30 "	City	"	Bridgeport,	"	3,000.00	3,000.00	4,500.00
100 "	Waterbury	"	"	"	5,000.00	5,000.00	10,000.00
55 "	Fourth	"	Waterbury,	"	5,500.00	5,500.00	7,150.00
30 "	Deep River	"	"	"	3,000.00	3,000.00	3,600.00
50 "	Thomaston	"	"	"	5,000.00	5,000.00	5,500.00
30 "	First	"	Litchfield,	"	3,000.00	3,000.00	3,900.00
100 "	Pequonnock	"	Bridgeport,	"	10,000.00	10,000.00	15,000.00
100 "	Nat'l Bank of the Republic,	N. Y.,	"	"	10,000.00	10,000.00	17,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,833; total amount,	\$313,486.21
2	Number of depositors having \$1,000 and not over \$2,000,	114; total amount,	147,683.01
3	Number of depositors having over \$2,000 and not over \$10,000,	31; total amount,	86,822 33
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,978; total deposits,	\$547,991.55
6	Largest amount due a single depositor,		6,194.68
7	Number of accounts opened during the year,	535; number closed,	516.
8	Amount of income received during the year,		29,790.25
9	Amount of dividends declared during the year,		23,504 40
10	Amount deposited, including interests credited, the past year,		238,653.88
11	Amount withdrawn during the year,		222,389.90
12	Increase of deposits the past year,		16,263.98
13	Amount carried to surplus or profit and loss during the year,		2,067.42
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. in January, 2 per cent. in July.		
17	State tax during the past year,		1,158.20
18	Total office expenses the past year, including salaries,		2,054.39
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		931.52
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		20,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS. — President, William Ward; Treasurer, John H. Whittemore; Directors or Trustees, L. D. Warner, D. P. Mills, F. F. Schaffer, J. T. Garrison, John H. Whittemore.

NEW CANAAN SAVINGS BANK.

RUSSELL L. HALL, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$27,735.00	Whole Amount of Deposits, . . .	\$71,871.90
Loans on Collateral Security, . . .	2,500.00	Surplus Account, . . .	3,025.00
Loans on Personal Sec'y only, . . .	2,500.00	Interest Account, . . .	10,301.01
Bank Stocks in Connecticut, . . .	19,500.00	Profit and Loss Account, . . .	441.54
Real Estate by Foreclosure, . . .	30,220.80	Rent Account, . . .	175.91
Expense Account, . . .	2.75		
Cash in Bank, . . .	3,319.79		
Cash on hand, . . .	37.02		
Total Assets, . . .	\$85,815.36	Total Liabilities, . . .	\$85,815.36

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
195 shares First National, New Canaan, Conn., \$	19,500.00	19,500.00	19,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	398; total amount,	\$49,569.88
2	Number of depositors having \$1,000 and not over \$2,000, . . .	16; total amount,	20,084.87
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount,	2,217.15
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	415; total deposits,	\$71,871.90
6	Largest amount due a single depositor, . . .		2,217.15
7	Number of accounts opened during the year, 52; number closed, 64.		
8	Amount of income received during the year, . . .		4,357.45
9	Amount of dividends declared during the year, . . .		2,885.71
10	Amount deposited, including interest credited, the past year,		13,870.42
11	Amount withdrawn during the year, . . .		17,713.26
12	Decrease of deposits the past year, . . .		3,842.84
13	Amount carried to surplus or profit and loss during the year,		200.00
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent. ; when paid, January 10th and July 10th.		
17	State tax during the past year, . . .		None.
18	Total office expenses the past year, including salaries, . . .		252.75

NEW CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned,	\$1,266.60
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	3,000.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS. — President, Henry B. Rogers; Treasurer, Russell L. Hall; Directors or Trustees, Henry B. Rogers, J. F. Silliman, R. L. Hall, Edwin Hoyt, B. P. Mead, H. A. Pinney, Geo. F. Lockwood.

THE NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.

JOHN A. RICHARDSON, Treasurer.

INCORPORATED, 1881.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$45,600.00	Whole Amount of Deposits, . . .	\$47,354.58
Loans on Collateral Security, . . .	1,500.00	Surplus Account, . . .	8 07
Expense Account, . . .	40.00	Interest Account, . . .	3,204.28
Loans on Stock of the Asso'n, . . .	1,430.00		
Cash on hand, . . .	1,996.93		
Total Assets, . . .	\$50,566.93	Total Liabilities, . . .	\$50,566.93

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	222; total amount, . . .	\$38,935.27
2	Number of depositors having \$1,000 and not over \$2,000, . . .	6; total amount, . . .	8,419.31
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount, . . .	0
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	228; total deposits, . . .	\$47,354.58
6	Largest amount due a single depositor, . . .		1,840.40
7	Number of accounts opened during the year, 110; number closed, 112.		
8	Amount of income received during the year, . . .		3,204.28
9	Amount of dividends declared during the year, . . .		1,905.34
10	Amount deposited, including interest credited, the past year, . . .		19,997.34
11	Amount withdrawn during the year, . . .		20,093.69
12	Decrease of deposits the past year, . . .		96.35
13	Amount carried to surplus or profit and loss during the year, . . .		None.
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend last year, 4 per cent.; when paid, March, 1893.		
17	State tax during the past year, . . .		2.43
18	Total office expenses the past year, including salaries, . . .		386.52
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		3,000.00
23	Date of annual meeting for choice of officers, first Monday in March.		

OFFICERS.—President, Henry F. Peck; Vice-President, Horace H. Strong; Secretary, Robert E. Baldwin; Treasurer, John A. Richardson; Auditors, John M. Peck, Edward F. Mansfield; Directors or Trustees, Franklin H. Hart, Nelson Adams, Frank S. Andrew, Charles L. Baldwin, Joseph Porter, A. Heaton Robertson, Albert Tilton, Fred B. Farnsworth, Henry H. Sparks, Francis Potter, James D. Dewell.

NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,922,503.00	Whole Amount of Deposits,	\$7,802,466.52
Loans on Collateral Security,	396,563.00	Surplus Account,	250,000.00
Loans on Pers'l Sec'ty only,	148,200.00	Interest Account,	73,250.83
Town, City, and Corp. B'ds,	3,097,379.00	Profit and Loss Account,	89,649.47
Town, City, and Borough Notes,	28,500.00		
School District Notes,	25,000.00		
Railroad Bonds,	2,054,500.00		
Bank Stocks in Connecticut,	131,100.00		
Real Estate by Foreclosure,	14,325.09		
Banking House,	6,000.00		
Tax Account,	9,585.22		
Expense Account,	4,840.03		
Mercantile National Bank, New York (deposit),	80,823.81		
Cash in Bank,	103,772.67		
Cash on hand,	192,275.00		
Total Assets,	\$8,215,366.82	Total Liabilities,	\$8,215,366.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Borough of Wallingford, Conn., \$	24,000.00	24,000.00	24,000.00
“ West Haven, “	4,500.00	4,500.00	4,500.00
SCHOOL DISTRICT NOTES.			
New Haven City School District,	25,000.00	25,000.00	25,000.00
TOWN BONDS.			
Saybrook, Conn., 3- ⁶⁵ / ₁₀₀ s, 1909,	25,000.00	25,000.00	23,750.00
Groton, “ 6s, 1894-1896,	3,000.00	3,000.00	3,000.00
Wallingford, “ 4s,	4,000.00	4,000.00	3,960.00
Seymour, “ 4½s, 1895-1905,	35,000.00	35,000.00	35,000.00
New Haven, “ 6s,	500.00	500.00	500.00
“ “ 3½s, 1924-1928,	110,000.00	110,000.00	104,500.00
New Canaan, “ 4s, 1899,	11,000.00	11,000.00	10,890.00
Middletown, “ 3- ⁶⁵ / ₁₀₀ s, 1909,	90,000.00	90,000.00	86,400.00
Haddam, “ 4s,	10,000.00	10,000.00	9,900.00
CITY BONDS.			
Cincinnati, Ohio, 5s, 1930,	50,000.00	50,000.00	52,500.00
“ “ 6s, 1906-1909,	60,000.00	60,000.00	67,200.00

NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.							
Cincinnati,	Ohio,	7 ³ / ₁₆ s,	1902-1906,	\$	247,000.00	247,000.00	296,400.00
"	"	7s,	1902-1904,		50,000.00	50,000.00	58,500.00
Cleveland,	"	6s,	1904,		47,000.00	47,000.00	52,640.00
"	"	4 ¹ / ₂ s,	1895-1897,		66,000.00	66,000.00	66,000.00
Columbus,	"	4s,	1903-1918,		256,000.00	256,000.00	256,000.00
"	"	4 ¹ / ₂ s,	1902,		25,000.00	25,000.00	25,000.00
Bath,	Maine,	4 ¹ / ₂ s,	1907,		85,000.00	85,000.00	85,000.00
"	"	4s,	1921,		5,000.00	4,975.00	4,750.00
"	"	6s,	1896-1902,		10,000.00	10,000.00	10,300.00
Bangor,	"	6s,	1899-1905,		8,000.00	8,000.00	8,240.00
Portland,	"	6s,	1896-1907,		125,000.00	125,000.00	140,000.00
Augusta,	"	4s,	1915,		10,000.00	10,000.00	9,800.00
Rockland,	"	6s,	1895-1902,		27,500.00	27,500.00	28,395.00
St. Louis,	Mo.,	4s,	1908-1912,		183,000.00	183,000.00	183,000.00
"	"	6s,	1895-1906,		131,000.00	131,000.00	144,100.00
Kansas City,	"	4s,	1910,		25,000.00	24,904.00	23,760.00
Chicago,	Ill.,	7s,	1894-1898,		41,000.00	41,000.00	42,230.00
"	"	6s,	1895-1898,		90,000.00	90,000.00	90,900.00
Lake View,	"	4s,	1908,		20,000.00	20,000.00	19,600.00
New Haven,	Conn.,	4s,	1897,		78,000.00	78,000.00	78,000.00
"	"	7s,	1901,		40,000.00	40,000.00	46,800.00
"	School Dist.,	4s,	1909,		170,000.00	170,000.00	170,000.00
South Norwalk,	"	4s,	1901-1911,		22,500.00	22,500.00	22,500.00
Minneapolis,	Minn.,	4s,	1919,		50,000.00	50,000.00	49,500.00
"	"	4 ¹ / ₂ s,	1921,		50,000.00	50,000.00	50,000.00
St. Paul,	"	7s,	1898,		10,000.00	10,000.00	10,500.00
"	"	5s,	1913,		55,000.00	55,000.00	55,550.00
"	"	4 ¹ / ₂ s,	1918-1919,		30,000.00	30,000.00	30,000.00
Duluth,	"	5s,	1907,		70,000.00	70,000.00	70,000.00
Davenport,	Iowa,	4 ¹ / ₂ s,	1909,		100,000.00	100,000.00	100,000.00
"	"	6s,	1899,		30,000.00	30,000.00	31,500.00
Denver,	Col.,	4s,	1904,		100,000.00	100,000.00	97,000.00
New Albany,	Ind.,	5s,	1915,		100,000.00	100,000.00	101,000.00
Fort Wayne,	"	6s,	1901,		24,000.00	24,000.00	24,960.00
"	"	4 ¹ / ₂ s,	1913,		50,000.00	50,000.00	50,000.00
Paterson,	N. J.,	5s,	1895-1908,		53,000.00	53,000.00	53,550.00
Trenton,	"	5s,	1916,		5,000.00	5,000.00	5,050.00
Camden,	"	4 ¹ / ₂ s,	1922-1923,		100,000.00	100,000.00	100,000.00
BOROUGH BONDS.							
Wallingford,	Conn.,	4s,	1902,		25,000.00	25,000.00	24,250.00
Norwalk,	"	4s,	1908,		40,000.00	40,000.00	38,800.00
Birmingham,	"	4s,	1908,		45,000.00	45,000.00	43,650.00
RAILROAD BONDS.							
Buffalo, New York & Erie,		7s,	1916,		21,000.00	21,000.00	25,410.00
Pitts., McKeesp't & Youghiogheny,		6s,	1932,		50,000.00	50,000.00	60,500.00
Delaware & Bound Brook,		7s,	1905,		10,000.00	10,000.00	12,000.00
Illinois Central,		6s,	1898,		112,000.00	112,000.00	116,480.00

NEW HAVEN SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Shore Line,	4½s, 1910,	\$ 200,000.00	200,000.00	208,000.00
New York & Harlem,	7s, 1900,	18,000.00	18,000.00	20,880.00
Chicago, Rock Island & Pacific,	6s, 1917,	200,000.00	200,000.00	232,000.00
Republican Valley,	6s, 1919,	3,000.00	3,000.00	3,080.00
Atchison & Nebraska,	7s, 1908,	11,000.00	11,000.00	12,870.00
Del. & Hud. Canal Co., Penn. Div.,	7s, 1917,	125,000.00	125,000.00	161,250.00
Shamokin Valley & Pottsville,	7s, 1901,	30,000.00	30,000.00	34,200.00
Warren,	7s, 1900,	26,000.00	26,000.00	29,900.00
Iowa Falls & Sioux City,	7s, 1917,	50,000.00	50,000.00	60,000.00
Terre Haute & Indianapolis,	5s, 1925,	75,000.00	75,000.00	78,750.00
Little Miami,	5s, 1912,	154,000.00	154,000.00	163,240.00
Sunbury & Lewiston,	7s, 1896,	40,000.00	40,000.00	42,000.00
Chicago & Southwestern,	7s, 1899,	103,000.00	103,000.00	113,300.00
Fonda, Johnstown & Gloversville,	7s, 1900,	21,500.00	21,500.00	24,295.00
New York, Lackawanna & Western,	6s, 1921,	25,000.00	25,000.00	30,250.00
Montgomery & Erie,	5s, 1926,	21,000.00	21,000.00	22,050.00
Albany & Susquehanna,	7s, 1906,	6,000.00	6,000.00	7,200.00
Central Ohio,	4½s, 1930,	100,000.00	100,000.00	100,000.00
Evansville & Terre Haute,	6s, 1921,	40,000.00	40,000.00	44,800.00
Morris & Essex,	7s, 1914,	60,000.00	60,000.00	81,000.00
Chicago & Northwestern:—				
Milwaukee & Madison,	6s, 1905,	6,000.00	6,000.00	6,720.00
Tomah Division,	6s, 1905,	88,000.00	88,000.00	97,650.00
Menominee Extension,	7s, 1911,	61,000.00	61,000.00	76,250.00
Madison Extension,	7s, 1911,	46,000.00	46,000.00	57,900.00
Northwestern Union,	7s, 1917,	81,000.00	81,000.00	105,300.00
Ottumwa, Cedar Falls & S. Paul,	5s, 1909,	100,000.00	100,000.00	105,000.00
Des Moines & Minneapolis,	7s, 1907,	10,000.00	10,000.00	12,200.00
Escanaba & Lake Superior,	6s, 1901,	30,000.00	30,000.00	32,700.00
Iowa Midland,	8s, 1900,	30,000.00	30,000.00	36,000.00
Iowa Division,	4½s, 1902,	50,000.00	50,000.00	50,500.00
Cedar Rapids & Missouri River,	7s, 1916,	24,000.00	24,000.00	31,200.00
Northern Illinois,	5s, 1910,	27,000.00	27,000.00	28,350.00
BANK STOCKS.				
600 shares Merchants National, New Haven,		30,000.00	30,000.00	27,600.00
85 " Mechanics " "		5,100.00	5,100.00	5,440.00
170 " Yale " "		17,000.00	17,000.00	18,870.00
85 " City, " "		8,500.00	8,500.00	10,270.00
150 " Second " "		15,000.00	15,000.00	25,050.00
60 " National New Haven, "		6,000.00	6,000.00	10,080.00
195 " " Tradesmens, "		19,500.00	19,500.00	26,715.00
3,000 " New Haven County Nat'l, "		30,000.00	30,000.00	36,000.00

NEW HAVEN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	22,509; total amount,	\$3,931,377.52
2	Number of depositors having \$1,000 and not over \$2,000,	1,897; total amount,	2,522,209.00
3	Number of depositors having over \$2,000 and not over \$10,000,	519; total amount,	1,328,731.00
4	Number of depositors having over \$10,000,	2; total amount,	20,149.00
5	Total number of depositors,	24,927; total deposits,	\$7,802,466.52
6	Largest amount due a single depositor,		10,135.00
7	Number of accounts opened during the year,	5,075; number closed,	4,431.
8	Amount of income received during the year,		420,837.16
9	Amount of dividends declared during the year,		295,264.37
10	Amount deposited, including interest credited, the past year,		2,529,034.33
11	Amount withdrawn during the year,		2,522,167.29
12	Increase of deposits the past year,		6,867.04
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	*Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		19,170.45
18	Total office expenses the past year, including salaries,		19,143.91
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year?		2,300.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		95,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in May.		

OFFICERS. — President, Samuel E. Merwin; Vice Presidents, Gardner Morse, Andrew L. Kidston, Wallace B. Fenn, Robert A. Brown; Treasurer, Robert A. Brown; Directors or Trustees, Henry D. White, Stephen B. Butler, George J. Brush, George W. Curtis, Nathan H. Sanford, John H. Leeds, Thomas R. Trowbridge, Walter B. Law, Ezekiel G. Stoddard.

* On deposits in excess of \$2,000 at the rate of 3 per cent. per annum.

NEW MILFORD SAVINGS BANK.

CHARLES RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$551,912.36	Whole Amt. of Deposits, . . .	\$993,066.83
Loans on Collateral Security, . . .	56,160.38	Surplus Account, . . .	63,500.00
Loans on Personal Sec'y only, . . .	41,351.14	Interest Account, . . .	32,938.82
Town, City, and Corp. B'ds, . . .	284,970.80	Profit and Loss Account, . . .	1,727.99
Town, City, and Borough		Sinking Fund, . . .	20,158.19
Notes and Orders, . . .	700 00		
School Dist. Notes and Orders, . . .	7,000.00		
Railroad Bonds, . . .	41,671.25		
Bank Stocks in Connecticut, . . .	56,392.50		
Real Estate by Foreclosure, . . .	11,439.12		
Banking House, . . .	11,000.00		
Insurance Account, . . .	7.00		
Expense Account, . . .	2,962.54		
Cash in Bank, . . .	38,478.71		
Cash on hand, . . .	7,391.03		
Total Assets, . . .	\$1,111,436.83	Total Liabilities, . . .	\$1,111,436.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Milford, Conn., \$	700.00	700.00	700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
North School Dist., Orange, Conn., . . .	7,000.00	7,000.00	7,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, . . . 7 ³ / ₁₀ s, 1897, . . .	2,000.00	2,341.25	2,341.25
" " " " . . . 7 ³ / ₁₀ s, 1899, . . .	10,000.00	11,985.00	11,985.00
" " " " . . . 7 ³ / ₁₀ s, 1902, . . .	41,000.00	52,155.00	52,155.00
" " " " . . . 7 ³ / ₁₀ s, 1906, . . .	31,000.00	39,768.75	39,768.75
" " " " . . . 7s, 1897, . . .	1,000.00	1,195.00	1,195.00
" " " " . . . 7s, 1902, . . .	5,000.00	6,400.00	6,400.00
" " " " . . . 7s, 1908, . . .	25,000.00	34,287.50	34,287.50
" " " " . . . 6s, 1895, . . .	5,000.00	5,401.25	5,401.25
Chicago, Ill., . . . 7s, 1894, . . .	2,000.00	2,302.50	2,302.50
" " " " . . . 7s, 1895, . . .	35,000.00	41,699.55	41,699.55
" " " " . . . 7s, 1899, . . .	2,000.00	2,413.75	2,413.75
St. Louis, Mo., . . . 6s, 1893, . . .	7,000.00	7,866.25	7,866.25
" " " " . . . 6s, 1894, . . .	14,000.00	15,186.25	15,186.25
" " " " . . . 6s, 1895, . . .	4,000.00	4,435.00	4,435.00
Cleveland, Ohio, . . . 7s, 1895, . . .	4,000.00	5,020.00	5,020.00
" " " " . . . 6s, 1896, . . .	1,000.00	1,155.00	1,155.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.— CONT.			
Danbury, Conn., . . . 4½s, 1900, . . . \$	13,000.00	13,747.50	13,747.50
Dayton, Ohio, . . . 6s, 1894, . . .	3,500.00	3,612.50	3,612.50
" " . . . 6s, 1895, . . .	3,000.00	3,160.00	3,160.00
New Haven, Conn., . . . 6s, 1900, . . .	200.00	220.00	220.00
Columbus, Ohio, . . . 4s, 1909, . . .	5,000.00	5,068.75	5,068.75
Brooklyn, N. Y., . . . 7s, 1905, . . .	10,000.00	12,550.00	12,550.00
Denver, Col., . . . 4s, 1907, . . .	13,000.00	13,000.00	13,000.00
RAILROAD BONDS.			
Illinois Central, . . . 6s, 1898, . . .	20,000.00	22,033.75	22,033.75
" " . . . 5s, 1921, . . .	5,000.00	5,843.75	5,843.75
Chicago & Northwestern, . . . 7s, 1898, . . .	4,000.00	4,593.75	4,593.75
" " . . . 6s, 1905, . . .	8,000.00	9,200.00	9,200.00
BANK STOCKS.			
100 shares First Nat'l, New Milford, Conn.,	10,000.00	12,240.00	14,500.00
10 " Conn. " Bridgeport, "	1,000.00	1,400.00	1,480.00
90 " Pequon'ck " " "	9,000.00	9,870.00	10,800.00
60 " City " " "	6,000.00	6,970.00	8,880.00
80 " B'port " " "	4,000.00	5,678.00	7,000.00
15 " Nat. Iron, Falls Village, "	1,500.00	1,875.00	1,800.00
10 " First Nat., Middletown, "	1,000.00	1,140.00	1,080.00
15 " Middles'x Co. " " "	1,500.00	1,710.00	1,700.00
17 " " " " "	1,275.00	1,895.50	1,890.00
33 " First " W. Meriden, "	3,300.00	3,696.00	3,690.00
8 " Merchants " Norwich, "	800.00	800.00	800.00
8 " City " So. Norwalk, "	800.00	856.00	850.00
48 " Danbury " Danbury, "	4,800.00	6,205.00	6,200.00
19 " First " Hartford, "	1,900.00	2,057.00	2,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	2,946; total amount,	\$562,343.36
2	Number of depositors having \$1,000 and not over \$2,000, . . .	250; total amount,	355,926.54
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	19; total amount,	54,611.35
4	Number of depositors having over \$10,000, . . .	1; total amount,	20,185.58
5	Total number of depositors, . . .	3,216; total deposits,	\$993,066.83
6	Largest amount due a single depositor, . . .		20,185.58
7	Number of accounts opened during the year, 483; number closed, 421.		
8	Amount of income received during the year, . . .		55,280.66
9	Amount of dividends declared during the year, . . .		40,993.39
10	Amount deposited, including interest credited, the past year, . . .		246,686.26

NEW MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount withdrawn during the year,	\$200,342.47
12	Increase of deposits the past year,	46,343.79
13	Amount carried to surplus or profit and loss during the year,	None.
14	Amount of paper past due,	145.00
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. Oct., 1892; 2 per cent. April, 1893, on acct. under \$2,000; 2 per cent. Oct., 1892; $1\frac{1}{2}$ per cent. April, 1893, on acct. over \$2,000.	
17	State tax during the past year,	2,262.62
18	Total office expenses the past year, including salaries,	3,389.41
19	Net amount of income during the year from real estate owned,	586.20
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	23,000.00
23	Date of annual meeting for choice of officers, July 10, 1893.	

OFFICERS.—President, Ralph E. Canfield; Vice-President, Isaac B. Bristol; Treasurer, Chas. Randall; Asst. Treasurer, H. Le Roy Randall; Directors or Trustees, Chas. H. Booth, Turney Soule, Geo. W. Anthony, Chas. M. Beach, H. Le Roy Randall.

NEWTOWN SAVINGS BANK.

CHARLES H. NORTROP, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$287,623.16	Whole Amt. of Deposits, . . . \$576,061.36
Loans on Collateral Security, 24,212 25	Surplus Account, . . . 18,000.00
Loans on Personal Sec'y only, 51,289.44	Interest Account, . . . 15,278.82
United States Bonds, . . . 100.10	Profit and Loss Account, . . . 106.23
Town, City, and Corp. Bonds, 35,000.00	Collection Account, . . . 1,346.17
Town, City, and Borough	Rent Account, . . . 1,012.26
Notes and Orders, . . . 24,912.30	
Railroad Bonds, . . . 108,000.00	
Bank Stocks in Connecticut, 43,100.00	
Real Estate by Foreclosure, 9,466.09	
Insurance Account, . . . 688.25	
Expense Account, . . . 1,686.99	
Safe and Fixtures, . . . 500.00	
Premium Account, . . . 8,310.40	
Cash in Bank, . . . 14,712.01	
Cash on hand, . . . 2,203.85	
Total Assets, . . . \$611,804.84	Total Liabilities, . . . \$611,804.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	100.00	100.10	111.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Newtown, notes,	21,517.91	21,517.91	21,517.91
" " orders,	3,394.39	3,394.39	3,394.39
TOWN, CITY, AND CORPORATION BONDS.			
City of Milwaukee, 7s, 1902,	3,000.00	3,000.00	3,275.00
" Cincinnati, 6s, 1909,	1,000.00	1,000.00	1,150.00
" Cleveland, 7s, 1895,	3,000.00	3,000.00	3,150.00
" " 6s, 1896,	1,000.00	1,000.00	1,060.00
" Bridgeport, 5s, 1908,	5,500.00	5,500.00	5,800.00
" Columbus, 6s, 1897,	2,000.00	2,000.00	2,080.00
" " 6s, 1906,	3,000.00	3,000.00	3,125.00
" Davenport, 6s, 1898,	1,500.00	1,500.00	1,575.00
" " 6s, 1899,	10,000.00	10,000.00	10,400.00
" Sioux City, 4½s, 1908,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Milwaukee & Madison, 6s, 1905,	4,000.00	4,000.00	4,600.00
Northwestern Union, 7s, 1917,	17,000.00	17,000.00	22,950.00

NEWTOWN SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago, Burlington & Quincy, 7s, 1903, \$	5,000.00	5,000.00	5,900.00
Escanaba & Lake Superior, 6s, 1901,	2,000.00	2,000.00	2,200.00
Northern Illinois, 5s, 1910,	4,000.00	4,000.00	4,160.00
Southwest Pennsylvania, 7s, 1917,	7,000.00	7,000.00	8,400.00
Chicago, Milwaukee & St. Paul : —			
Dubuque Division, 6s, 1920,	5,000.00	5,000.00	5,350.00
La Crosse & Davenport " 5s, 1919,	2,000.00	2,000.00	2,040.00
Southwestern " 6s, 1909,	7,000.00	7,000.00	7,630.00
Chi. & Pacific Western " 5s, 1921,	5,000.00	5,000.00	5,350.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1928,	10,000.00	10,000.00	10,500.00
Shamokin Valley & Pottsville, 7s, 1901,	2,000.00	2,000.00	2,340.00
Saginaw & Western, 6s, 1913,	10,000.00	10,000.00	11,200.00
Iowa Falls & Sioux City, 7s, 1917,	6,000.00	6,000.00	7,350.00
Sunbury & Lewiston, 7s, 1896,	2,000.00	2,000.00	2,180.00
Baltimore & Cumberland Valley, 6s, 1931,	10,000.00	10,000.00	13,000.00
E. & T. H. (Sul. Co. Coal Branch), 5s, 1930,	10,000.00	10,000.00	10,000.00
BANK STOCKS.			
92 shares Bridgeport Nat., Bridgeport, Conn.,	4,600.00	4,600.00	9,200.00
63 " Pequonnock " " "	6,300.00	6,300.00	8,820.00
69 " City " " "	6,900.00	6,900.00	10,350.00
59 " Danbury " Danbury, "	5,900.00	5,900.00	7,375.00
57 " Pahquioque " " "	5,700.00	5,700.00	7,410.00
10 " First " New Milford, "	1,000.00	1,000.00	1,400.00
85 " First " Norwich, "	8,500.00	8,500.00	8,500.00
24 " Uncas " " "	1,200.00	1,200.00	1,250.00
17 " Thames " " "	1,700.00	1,700.00	2,375.00
3 " Merchants " " "	300.00	300.00	300.00
8 " Nat. B'k of Com., New London, "	800.00	800.00	960.00
2 " New London City Nat., " "	200.00	200.00	200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,193; total amount,	\$246,557.92
2	Number of depositors having \$1,000 and not over \$2,000,	106; total amount,	146,140.89
3	Number of depositors having over \$2,000 and not over \$10,000,	54; total amount,	183,362.55
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,353; total deposits,	\$576,061.36
6	Largest amount due a single depositor,		7,896.85
7	Number of accounts opened during the year, 149; number closed, 141.		
8	Amount of income received during the year,		80,065.50
9	Amount of dividends declared during the year,		21,983.77
10	Amount deposited, including interest credited, the past year,		119,071.76
11	Amount withdrawn during the year,		105,440.89

NEWTOWN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

12	Increase of deposits the past year,	\$13,630.87
13	Amount carried to surplus or profit and loss during the year,	None.
14	Amount of paper past due,	500.00
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, October and April.	
17	State tax during the past year,	1,272.20
18	Total office expenses the past year, including salaries,	2,315.99
19	Net amount of income during the year from real estate owned,	359.18
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	13,000.00
23	Date of annual meeting for choice of officers, in October.	

OFFICERS. — President, Philo Clarke; Treasurer, Charles H. Northrop; Directors or Trustees, Philo Clarke, Monroe Judson, William L. Terrill, William N. Northrop, Cyrus B. Sherman, William Botsford, Aaron Sanford, David C. Peck, Daniel G. Beers, Philo Nichols, John J. Northrop, Hosea B. Northrop, John B. Peck, John B. Wheeler, Theron E. Platt, Charles H. Northrop.

NORFOLK SAVINGS BANK.

J. N. COWLES, Treasurer.

INCORPORATED, 1856.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$82,250.00	Whole Amt. of Deposits, . .	\$185,572.09
Loans on Collateral Security, . . .	8,000.00	Surplus Account, . . .	8,000.00
Loans on Personal Sect'y only, . . .	17,027.85	Interest Account, . . .	1,138.05
Town, City, and Corp. Bonds, . . .	11,000.00		
Railroad Bonds, . . .	80,300.00		
Bank Stocks in Connecticut, . . .	19,600.00		
Bank Stocks in other States, . . .	8,077.50		
Real Estate by Foreclosure, . . .	7,400.86		
Banking House, . . .	3,925.28		
Tax Account, . . .	165.00		
Expense Account, . . .	131.50		
Cash in Bank, . . .	6,832.15		
Total Assets, . . .	\$194,710.14	Total Liabilities, . . .	\$194,710.14

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, 7s, \$	5,000.00	5,500.00	5,500.00
"	5,000.00	5,500.00	5,500.00
RAILROAD BONDS.			
Illinois Central, 6s, 1898,	4,000.00	4,500.00	4,500.00
Joliet, 7s, 1907,	8,000.00	10,000.00	10,000.00
New York Central, 7s, 1903,	4,000.00	5,000.00	5,000.00
Missouri Pacific, 1893,	5,000.00	5,000.00	5,000.00
Michigan Central, 7s, 1902,	5,000.00	5,800.00	5,800.00
BANK STOCKS.			
20 shares Merchants National, New York, . . .	1,200.00	1,200.00	1,300.00
36 " " Exchange, " . . .	1,800.00	1,800.00	2,000.00
45 " First National, Norwich, . . .	4,500.00	4,200.00	4,500.00
3 " Merchants " " . . .	300.00	300.00	300.00
25 " Thames " " . . .	2,500.00	3,500.00	3,500.00
20 " Pahquioque " Danbury, . . .	2,000.00	2,500.00	2,500.00
20 " Middlesex " Middletown, . . .	2,000.00	2,400.00	2,400.00
10 " Birmingham,	1,500.00	1,500.00	1,500.00
10 " Mercantile, Hartford,	1,000.00	1,000.00	1,000.00
15 " Meriden,	1,500.00	2,000.00	2,000.00
22 " First National, Norwalk,	2,200.00	2,200.00	2,200.00
30 " Park, N. Y.,	3,000.00	5,077.50	9,000.00

NORFOLK SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	688; total amount,	\$110,324.60
2	Number of depositors having \$1,000 and not over \$2,000, .	44; total amount,	54,460.78
3	Number of depositors having over \$2,000 and not over \$10,000, .	7; total amount,	20,786.71
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	739; total deposits,	\$185,572.09
6	Largest amount due a single depositor,		3,580.00
7	Number of accounts opened during the year, 60; number closed, 51.		
8	Amount of income received during the year,		9,628.66
9	Amount of dividends declared during the year,		7,460.98
10	Amount deposited, including interest credited, the past year,		49,820.17
11	Amount withdrawn during the year,		48,391.38
12	Increase of deposits the past year,		1,428.79
13	Amount carried to surplus or profit and loss during the year,		543.20
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, July and January.		
17	State tax during the past year,		317.49
18	Total office expenses the past year, including salaries,		524.42
19	Net amount of income during the year from real estate owned, very little.		
20	What assets, if any, yielding no income during the year, about \$7,000.		
21	Are all loans upon real estate secured by first mortgage? Except 2.		
22	Largest amount loaned to one individual company, society, or corporation,		10,000.00
23	Date of annual meeting for choice of officers, first Monday in July.		

OFFICERS. — President, Robbins Battell; Treasurer, Joseph N. Cowles; Directors or Trustees, John K. Shepard, F. E. Porter, R. I. Crissey, Erastus Burr, Amos Collar, Plumb Brown, W. A. Spaulding, Lyman Dunning.

THE NORWALK SAVINGS SOCIETY.

GEO. E. MILLER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$496,331.50	Whole Amt. of Deposits, \$2,354,819.80
Loans on Collateral Security, 469,806.25	Surplus Account, . . . 75,000.00
Loans on Personal Sec'ty only, 77,398.59	Interest Account, . . . 9,561.19
Town, City, and Corp'n B'ds, 494,275.00	Profit and Loss Account, . 33,160.41
Town, City, and Borough	Rents, 569.49
Notes and Orders, . . . 183,874.47	
School Dist. Notes and Orders, 14,335.09	
Railroad Bonds, 501,800.00	
Bank Stocks in Connecticut, 38,964.50	
Bank Stocks in other States, 30,650.47	
Real Estate by Foreclosure, 91,427.77	
Banking House and Lots, 20,000.00	
Tax Account, 2,813.79	
Expense Account, 1,422.33	
Furniture and Fixtures, . . 2,000.00	
Cash in Bank, 45,796.22	
Cash and Cash Items on hand, 2,214.91	
Total Assets, . . . \$2,473,110.89	Total Liabilities, . . \$2,473,110.89

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk Orders, \$	98,500.00	98,500.00	98,500.00
Borough of Norwalk Notes,	80,874.47	80,874.47	80,874.47
City of South Norwalk Notes,	4,500.00	4,500.00	4,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Centre School, Norwalk,	11,500.00	11,500.00	11,500.00
East Norwalk, "	2,700.00	2,700.00	2,700.00
Broad River, "	135.09	135.09	135.09
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Norwalk, sewer, 4s, 1907,	10,000.00	10,000.00	10,000.00
City of Cincinnati, 7 ³ / ₁₀ s, 1902,	50,000.00	57,600.00	60,000.00
" " 7 ¹⁰ / ₁₀ s, 1906,	45,000.00	51,500.00	56,250.00
" " 7s, 1908,	10,000.00	11,800.00	11,800.00
" " 6s, 1909,	20,000.00	22,500.00	23,000.00
City of Chicago, 6s, 1895,	6,000.00	6,000.00	6,060.00
" " 7s, 1895,	19,000.00	19,200.00	19,380.00
" " 4s, 1921,	50,000.00	50,000.00	50,000.00
City of St. Louis, 6s, 1893,	8,000.00	8,000.00	8,000.00
" " 6s, 1894,	21,000.00	21,000.00	21,000.00
" " 6s, 1895,	7,000.00	7,000.00	7,000.00

THE NORWALK SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.			
City of Columbus, Ohio, Imp't, 6s, 1896-1904, \$	41,000.00	41,000.00	41,000.00
“ Davenport, Iowa, “ 6s, 1899,	30,000.00	30,000.00	30,000.00
“ Minneapolis, “ 4s, 1917,	20,000.00	20,000.00	20,000.00
“ “ “ 4s, 1920,	25,000.00	25,000.00	25,000.00
“ St. Paul, “ 4s, 1919-20,	39,000.00	39,000.00	39,000.00
“ Denver, “ 4s, 1899,	25,000.00	24,675.00	25,000.00
“ “ “ 4s, 1907,	25,000.00	25,000.00	25,000.00
“ Newark, N. J., “ 4s, 1922,	25,000.00	25,000.00	25,000.00
RAILROAD BONDS.			
Chic., Rock Island & Pacific (Reg'd), 6s, 1917,	50,000.00	59,100.00	61,000.00
Illinois Central (Middle Div'n), “ 5s, 1921,	20,000.00	22,300.00	22,300.00
Chicago & Northwestern:—			
Northwestern Union, “ 7s, 1917,	50,000.00	60,500.00	65,000.00
Chicago & Tomah, “ 6s, 1905,	68,000.00	74,900.00	78,200.00
Menom. Extension, “ 7s, 1911,	50,000.00	59,800.00	62,500.00
Madison “ “ 7s, 1911,	25,000.00	28,900.00	31,250.00
Des Moines & Minneapolis, “ 7s, 1907,	10,000.00	11,300.00	12,000.00
Iowa Division, “ 4½s, 1902,	25,000.00	25,000.00	25,000.00
Chicago, Milwaukee & St. Paul:—			
La Crosse & Davenport, “ 5s, 1919,	30,000.00	30,000.00	30,000.00
Wisconsin Valley, “ 7s, 1909,	15,000.00	17,000.00	17,250.00
Chicago & Milwaukee, “ 7s, 1903,	25,000.00	28,400.00	30,000.00
Southwestern, “ 6s, 1909,	25,000.00	28,300.00	27,500.00
Terre Haute & Indianapolis, “ 5s, 1925,	50,000.00	56,300.00	50,000.00
BANK STOCKS.			
71 shares Fairfield Co. National, Norwalk, .	7,100.00	7,100.00	6,390.00
120 “ National Bank of Norwalk, . . .	12,000.00	12,901.50	12,600.00
15 “ Central National, “ . . .	1,500.00	1,500.00	1,800.00
5 “ First “ South Norwalk, . . .	500.00	620.00	500.00
25 “ City “ “ . . .	2,500.00	2,500.00	2,750.00
55 “ Danbury “ . . .	5,500.00	5,880.00	6,050.00
4 “ First “ Westport, . . .	400.00	400.00	400.00
50 “ Stamford “ . . .	1,500.00	2,250.00	2,500.00
41 “ Connecticut National, Bridgeport, .	4,100.00	5,863.00	6,150.00
80 “ Fourth National, N. Y., . . .	8,000.00	7,973.25	15,200.00
30 “ Metropolitan National, “ . . .	3,000.00	920.00	210.00
50 “ National Park, “ . . .	5,000.00	6,256.25	14,500.00
66 “ Merchants National, “ . . .	3,300.00	4,198.59	4,950.00
22 “ Market National, “ . . .	2,200.00	2,363.00	4,950.00
20 “ National Shoe & Leather, “ . . .	2,000.00	2,080.00	2,200.00
30 “ Western National, “ . . .	3,000.00	3,000.00	3,300.00
50 “ German-American National, “ . . .	3,750.00	3,859.38	4,312.50

THE NORWALK SAVINGS SOCIETY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,141; total amount, \$1,060,245.60
2	Number of depositors having \$1,000 and not over \$2,000,	472; total amount, 635,522.45
3	Number of depositors having over \$2,000 and not over \$10,000,	209; total amount, 585,034.38
4	Number of depositors having over \$10,000,	6; total amount, 74,017.37
5	Total number of depositors,	5,828; total deposits, \$2,354,819.80
6	Largest amount due a single depositor,	15,071.50
7	Number of accounts opened during the year,	653; number closed, 617.
8	Amount of income received during the year,	119,541.41
9	Amount of dividends declared during the year,	90,935.02
10	Amount deposited, including interest credited, the past year,	603,337.05
11	Amount withdrawn during the year,	556,761.17
12	Increase of deposits the past year,	46,575.88
13	Amount carried to surplus or profit and loss during the year,	17,300.65
14	Amount of paper past due,	200.00
15	Amount of paper charged off the past year,	3,527.95
16	Rate of dividend the last year, 4 per cent.; when paid, January 10 and July 10.	
17	State tax during the past year,	5,544.84
18	Total office expenses the past year, including salaries,	6,576.76
19	Net amount of income during the year from real estate owned,	939.68
20	What assets, if any, yielding no income during the year,	8,130.27
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	250,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in July.	

OFFICERS.—President, George M. Holmes; Treasurer, George E. Miller; Directors or Trustees, George M. Holmes, William A. Curtis, Moses H. Glover, Edward K. Lockwood, F. St. John Lockwood, Ira Cole, Homer Merrill, Stephen H. Holmes, George E. Miller.

NORWICH SAVINGS SOCIETY, NORWICH.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,837,731.35	Whole Amt. of Deposits, . .	\$9,695,889.94
Loans on Collateral Security, . . .	957,271.35	Surplus Account, . . .	300,000.00
Loans on Personal Sec'ty only, . . .	339,555.00	Interest Account, . . .	201,330.06
Town, City, and Corp. B'ds, . . .	3,137,700.00	Profit and Loss Account, . .	155,970.45
Town, City, and Borough Notes and Orders, . . .	196,000.00		
School Dist. Notes and Orders, . . .	45,500.00		
Railroad Bonds, . . .	3,405,230.00		
Bank Stocks in Connecticut, . . .	113,500.00		
Real Estate by Foreclosure, . . .	29,564.87		
Banking House, . . .	84,214.09		
Expense Account, . . .	6,157.98		
Foreclosure Account, . . .	154.20		
Cash in Bank, . . .	190,548.50		
Cash on hand, . . .	10,063.11		
Total Assets, . . .	\$10,353,190.45	Total Liabilities, . . .	\$10,353,190.45

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Sterling, Conn., \$	7,000.00	7,000.00	7,000.00
" Sprague, "	4,000.00	4,000.00	4,000.00
City of Norwich, "	170,000.00	170,000.00	170,000.00
Boro. of Stonington, "	15,000.00	15,000.00	15,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Greeneville, Norwich, Conn.,	11,000.00	11,000.00	11,000.00
West Chelsea, " "	6,500.00	6,500.00	6,500.00
Town Street, " "	8,000.00	8,000.00	8,000.00
Ninth, Stonington, " "	20,000.00	20,000.00	20,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Hartford, Conn., 4½s, 1905, . . .	120,000.00	120,000.00	120,000.00
" Preston, " 6s, 1900, . . .	43,500.00	43,500.00	47,415.00
" East Lyme, " 4½s, 1905, . . .	15,000.00	15,000.00	15,000.00
" Norwich, " 4s, 1913, . . .	88,000.00	88,000.00	88,000.00
" " " 7s, 1905, . . .	60,000.00	60,000.00	75,600.00
" Stafford, " 4s, \$3,000 per annum, . . .	36,000.00	36,000.00	36,000.00
" Chatham, " 3½s, 1909, . . .	37,000.00	37,000.00	37,000.00
" Wall'gford, " 4s, 1903, . . .	39,000.00	39,000.00	39,000.00
Boro. of N. Britain, " 7s, 1894, . . .	30,000.00	30,000.00	30,000.00
County of St. Louis, Mo., 6s, 1905, . . .	10,000.00	10,000.00	11,300.00
City of Norwich, Conn., 6s, 1898, . . .	101,000.00	101,000.00	107,565.00
" " " 4s, 1913, . . .	125,000.00	125,000.00	125,000.00
" " " 5s, 1908, . . .	6,000.00	6,000.00	6,600.00

NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK. VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
City of Middletown, Conn., 6s, 1896, . . . \$	7,000.00	7,000.00	7,210.00
“ Waterbury, “ 4½s, 1894-1898, .	25,000.00	25,000.00	25,000.00
“ So. Norwalk, “ 6s, 1905, . . .	30,000.00	30,000.00	33,900.00
“ New London, “ 3½s, 1911, . . .	35,000.00	35,000.00	35,000.00
“ Bridgeport, “ 4s, 1919, . . .	100,000.00	100,000.00	100,000.00
“ Wheeling, W. Va., 3s, . . .	12,000.00	10,200.00	10,200.00
“ Cleveland, Ohio, 5s, 6s, 1896-1898, .	193,000.00	193,000.00	194,500.00
“ Cincinnati, “ 4s, 7s, 7½s, various, .	445,000.00	445,000.00	486,040.00
“ Dayton, “ 4s, 1902, . . .	10,000.00	10,000.00	10,000.00
“ Columbus, “ 4½s, 1894-1908, . .	600,000.00	600,000.00	600,000.00
“ Milwaukee, Wis., 7s, 1902, . . .	1,000.00	1,000.00	1,060.00
“ St. Louis, Mo., 6s, 1899, . . .	77,000.00	77,000.00	82,390.00
“ Vergennes, Vt., 4s, 1908, . . .	26,000.00	26,000.00	26,000.00
“ Duluth, Minn., 4½s, 5s, 1907-1920, .	102,000.00	102,000.00	102,000.00
“ Sioux City, Iowa, 4½s, 1909-1920, .	100,000.00	100,000.00	100,000.00
“ Chicago, Ill., 4s, 7s, various, . .	147,000.00	147,000.00	147,830.00
“ Omaha, Neb., 6s, various, . . .	69,000.00	69,000.00	70,240.00
“ Newark, N. J., 4s, 1911, . . .	150,000.00	150,000.00	150,000.00
“ Louisville, Ky., 4s, 5s, 1911-1930, .	150,000.00	150,000.00	150,000.00
“ Denver, Col., 5s, 1906, . . .	100,000.00	100,000.00	102,500.00
“ Dubuque, Iowa, 5s, 1899, . . .	50,000.00	50,000.00	50,500.00
RAILROAD BONDS.			
New London Northern, 5s, 1910, . . .	650,000.00	650,000.00	689,000.00
Columbus & Hocking Valley, 7s, 1897, . . .	14,000.00	14,000.00	14,980.00
Warren, 7s, 1900, . . .	37,000.00	37,000.00	42,550.00
Jeffersonville, Mad. & Ind'napolis, 7s, 1906, . . .	83,000.00	83,000.00	94,620.00
Morris & Essex, 7s, 1914, . . .	100,000.00	100,000.00	138,000.00
New York & Harlem, 7s, 1900, . . .	74,000.00	74,000.00	88,060.00
Elmira & Williamsport, 6s, 1910, . . .	23,000.00	23,000.00	26,565.00
Greene, 7s, 1902, . . .	70,000.00	70,000.00	82,600.00
Oswego & Rome, 7s, 1915, . . .	11,000.00	11,000.00	12,980.00
Cleveland & Mahoning, 7s, 1893, . . .	4,000.00	4,000.00	4,000.00
Staten Island, 7s, 1893, . . .	8,000.00	8,000.00	8,000.00
Delaware & Bound Brook, 7s, 1905, . . .	18,000.00	18,000.00	21,870.00
Buffalo, New York & Erie, 7s, 1916, . . .	96,000.00	96,000.00	115,200.00
N. Y. Central & Hudson River, 7s, 1903, . . .	300,000.00	300,000.00	366,000.00
Shamokin Valley & Pottsville, 7s, 1901, . . .	143,000.00	143,000.00	165,880.00
Iowa Falls & Sioux City, 7s, 1917, . . .	90,000.00	90,000.00	108,000.00
Cedar Rapids & Missouri River, 7s, 1894-1916, .	59,000.00	59,000.00	70,960.00
Des Moines & Minneapolis, 7s, 1907, . . .	25,000.00	25,000.00	27,250.00
Mineral Range, 5s, 1931, . . .	50,000.00	49,730.00	50,000.00
Central Ohio, 4½s, 1930, . . .	25,000.00	25,000.00	25,000.00
Utica & Black River, 4s, 1922, . . .	100,000.00	100,000.00	100,000.00
Pitts'gh, McKeesp't, & Young'h'y, 6s, 1932, . . .	150,000.00	150,000.00	183,000.00
Connecticut & Passumpsic Rivers, 4s, 1943, . . .	100,000.00	100,000.00	100,000.00
Chicago, Milwaukee & St. Paul:—			
So. Minn. Division, 6s, 1910, . . .	150,000.00	150,000.00	166,500.00
Mineral Point “ 5s, 1910, . . .	145,000.00	145,000.00	145,000.00

NORWICH SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Chicago, Milwaukee & St. Paul:—						
La Crosse & Dav. Division,	5s,	1919,	\$	86,000.00	86,000.00	86,000.00
Southwestern	6s,	1909,		184,000.00	184,000.00	202,400.00
Wisconsin Valley	7s,	1909,		25,500.00	25,500.00	27,285.00
Dubuque	6s,	1920,		81,000.00	81,000.00	92,340.00
Chicago & Northwestern:—						
Northwestern Union,	7s,	1917,		142,000.00	142,000.00	181,760.00
Chicago & Milwaukee,	7s,	1898,		75,000.00	75,000.00	82,500.00
Chicago & Tomah,	6s,	1905,		1,000.00	1,000.00	1,150.00
Madison Extension,	7s,	1911,		60,000.00	60,000.00	76,200.00
Maple River,	7s,	1897,		6,000.00	6,000.00	6,420.00
Hancock & Calumet,	5s,	1931,		20,000.00	20,000.00	20,000.00
Terre Haute & Indianapolis,	5s,	1925,		200,000.00	200,000.00	216,000.00
BANK STOCKS.						
850 shares Thames National, Norwich, Conn.,				85,000.00	85,000.00	127,500.00
200 " First " " "				20,000.00	20,000.00	20,000.00
85 " Merchants " " "				8,500.00	8,500.00	9,520.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,696; total amount, \$3,191,970.94
2	Number of depositors having \$1,000 and not over \$2,000,	1,623; total amount, 1,182,871.00
3	Number of depositors having over \$2,000 and not over \$10,000,	1,182; total amount, 4,283,751.00
4	Number of depositors having over \$10,000,	67; total amount, 1,037,297.00
5	Total number of depositors,	11,568; total deposits, \$9,695,889.94
6	Largest amount due a single depositor,	51,176.29
7	Number of accounts opened during the year, 1,807; number closed,	1,795.
8	Amount of income received during the year,	564,200.41
9	Amount of dividends declared during the year,	380,172.95
10	Amount deposited, including interest credited, the past year,	1,202,704.60
11	Amount withdrawn during the year,	1,065,587.84
12	Increase of deposits the past year,	137,116.76
13	Amount carried to surplus or profit and loss during the year,	120,533.90
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. January 15, 1893, 2 per cent. July 15, 1893.	
17	State tax during the past year,	23,196.58
18	Total office expenses the past year, including salaries,	18,241.21
19	Net amount of income during the year from real estate owned,	2,238.36
20	What assets, if any, yielding no income during the year,	5,983.34

NORWICH SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- | | | |
|----|---|--------------|
| 21 | Are all loans upon real estate secured by first mortgage? . . . | Yes. |
| 22 | Largest amount loaned to one individual company, society, or corporation, . . . | \$265,000.00 |
| 23 | Date of annual meeting for choice of officers, in June. | |

OFFICERS. — President, Amos W. Prentice; Treasurer, Costello Lippitt; Directors or Trustees, John Mitchell, John Brewster, John A. Morgan, Henry Larrabee, Lucius Brown, Bela P. Learned, George R. Hyde, Asa Backus, Charles Bard, Calvin L. Harwood, John M. Johnson, Costello Lippitt, Arthur H. Brewer.

PEOPLES SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$1,536,079.00	Whole Amount of Deposits, \$2,620,224.90	
Loans on Collateral Security, .	44,560.00	Surplus Account, . . .	76,000.00
Town, City, and Corp. Bonds, .	668,000.00	Interest Account, . . .	57,456.35
Railroad Bonds, . . .	342,000.00	Profit and Loss Account, .	6,382.59
Bank Stocks in Connecticut, .	61,200.00	Rent Account,	668.50
Bank Stocks in Other States, .	10,175.00	Balance Due Borrowers on	
Banking House,	38,000.00	Real Estate Loans, . . .	4,922.67
Tax Account,	3,190.10		
Expense Account,	1,964.00		
Cash in Bank,	54,282.69		
Cash on hand,	6,204.22		
Total Assets,	\$2,765,655.01	Total Liabilities,	\$2,765,655.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport City,	4s, 1919, \$	150,000.00	150,000.00
“ “ “ “ “ “ “ “	7s, 1900, .	101,000.00	118,000.00
“ “ “ “ “ “ “ “	5s, 1908, .	44,000.00	44,500.00
“ “ Town,	4s, 1918, .	50,000.00	50,000.00
Norwich City,	5s, 1910, .	50,000.00	52,000.00
Camden, N. J., City, .	4½s, 1922, .	40,000.00	42,000.00
Boston “ “ “ “	4s, 1917, .	34,000.00	34,000.00
Shelton, Conn., Borough, .	4s, 1910, .	25,000.00	25,000.00
Trenton, N. J., City, .	4s, 1913, .	25,000.00	25,000.00
“ “ “ “ “ “ “ “	6s, 1899, .	1,000.00	1,000.00
Bethel, Conn., Town, .	4s, 1899-1908, .	20,000.00	20,000.00
St. Louis City “Gold,” .	4s, 1911, .	20,000.00	20,000.00
Columbus “ “ “ “	4s, 1905, .	15,000.00	15,000.00
Detroit “ “ “ “	7s, 1905, .	15,000.00	18,000.00
Norwalk, Conn., Borough, .	4s, 1908, .	15,000.00	15,000.00
Cincinnati City,	7½s, 1902-1906, .	12,000.00	14,000.00
“ “ “ “ “ “ “ “	7s, 1908, .	10,000.00	12,000.00
St. Paul “ “ “ “	5s, 1915, .	10,000.00	11,000.00
Paterson, N. J., City, .	4s, 1910, .	10,000.00	10,000.00
“ “ “ “ “ “ “ “	5s, 1907, .	4,000.00	4,000.00
Gloucester, Mass., “ “	4s, 1908, .	10,000.00	10,000.00
Newark, N. J., “ “	6s, 1908, .	5,000.00	5,500.00
Cleveland “ “ “ “	7s, 1893, .	2,000.00	2,000.00

PEOPLES SAVINGS BANK, BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
New York Central & Hudson River,	7s,	1903,	\$	50,000.00	50,000.00	60,000.00
Chicago & Rock Island,	6s,	1917,		50,000.00	50,000.00	58,000.00
" " Tomah,	6s,	1905,		35,000.00	35,000.00	38,000.00
Buffalo, New York & Erie,	7s,	1916,		30,000.00	30,000.00	36,000.00
Pitts., M'Keesp't & Youghiogheny,	6s,	1932,		30,000.00	30,000.00	38,000.00
Chicago & Milwaukee,	7s,	1898,		21,000.00	21,000.00	22,000.00
Milwaukee & Madison,	6s,	1905,		20,000.00	20,000.00	22,500.00
Southwest Pennsylvania,	7s,	1917,		15,000.00	15,000.00	18,000.00
Central Ohio "Gold,"	4½s,	1930,		15,000.00	15,000.00	15,000.00
Morris & Essex,	7s,	1914,		13,000.00	13,000.00	16,000.00
" " " "	7s,	1915,		10,000.00	10,000.00	13,000.00
Chic., Mil. & St. Paul, Dubuque Div.,	6s,	1920,		11,000.00	11,000.00	12,000.00
Syracuse, Binghamton & N. Y.,	7s,	1906,		10,000.00	10,000.00	12,000.00
Lake Shore & Michigan Southern,	7s,	1910,		10,000.00	10,000.00	12,000.00
Chicago & Northwestern,	7s,	1915,		10,000.00	10,000.00	12,000.00
Bald Eagle Valley,	6s,	1910,		7,000.00	7,000.00	8,000.00
Iowa Falls & Sioux City,	7s,	1917,		5,000.00	5,000.00	6,000.00
BANK STOCKS.						
150 shares	First National,	Bridgeport,		15,000.00	15,000.00	27,000.00
106 "	Connecticut National,	"		10,600.00	10,600.00	14,000.00
204 "	Bridgeport	"		10,200.00	10,200.00	18,000.00
55 "	City	"		5,500.00	5,500.00	7,800.00
6 "	Pequonnock	"		600.00	600.00	780.00
17 "	Southport	Southport,		1,700.00	1,700.00	3,400.00
22 "	Fairfield Co.	Norwalk,		2,200.00	2,200.00	2,200.00
30 "	Pahquioque	Danbury,		3,000.00	3,000.00	3,900.00
10 "	Danbury	"		1,000.00	1,000.00	1,100.00
47 "	Merchants	New Haven,		2,350.00	2,350.00	2,350.00
7 "	Second	"		700.00	700.00	1,000.00
18 "	Birmingham	Birmingham,		1,800.00	1,800.00	3,000.00
53 "	Waterbury	Waterbury,		2,650.00	2,650.00	5,000.00
19 "	Citizens	"		1,900.00	1,900.00	2,500.00
20 "	Meriden	Meriden,		2,000.00	2,000.00	2,700.00
30 "	Fourth	New York,		3,000.00	3,000.00	5,000.00
30 "	Mercantile	"		3,000.00	3,000.00	5,000.00
15 "	Continental	"		1,500.00	1,500.00	2,000.00
10 "	Park	"		1,000.00	1,000.00	3,000.00
7 "	Hanover	"		700.00	700.00	1,500.00
27 "	Mechanics	"		675.00	675.00	1,000.00
3 "	State of New York Nat.,	"		300.00	300.00	330.00

PEOPLES SAVINGS BANK, BRIDGEPORT. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,345; total amount, \$1,280,123.81
2	Number of depositors having \$1,000 and not over \$2,000, .	843; total amount, 1,228,944.65
3	Number of depositors having over \$2,000 and not over \$10,000, .	52; total amount, 111,156.44
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	6,240; total deposits, \$2,620,224.90
6	Largest amount due a single depositor,	4,457.84
7	Number of accounts opened during the year, 1,148; number closed, 1,211.	
8	Amount of income received during the year,	149,093.68
9	Amount of dividends declared during the year,	101,523.02
10	Amount deposited, including interest credited, the past year,	764,980.02
11	Amount withdrawn during the year,	719,076.75
12	Increase of deposits the past year,	45,903.27
13	Amount carried to surplus or profit and loss during the year,	6,695.98
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	*Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	6,380.21
18	Total office expenses the past year, including salaries,	7,124.98
19	Net amount of income during the year from real estate owned,	1,822.71
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	45,000.00
23	Date of annual meeting for choice of officers, second Monday in July.	

OFFICERS. — President, William E. Seeley; First Vice-President, Samuel W. Baldwin; Second Vice-President, D. W. Kissam; Treasurer, Edward W. Marsh; Directors or Trustees, Eli C. Smith, W. H. Rockwell, Henry Atwater, F. A. Bartram, Enoch P. Hincks, Asa S. Parsons, Edward R. Ives, Louis N. Van Keuren, Morris B. Beardsley, Charles G. Sanford.

* Four per cent. on each deposit of \$2,000 and less; 3½ per cent. on each deposit over \$2,000.

PEOPLES SAVINGS BANK, MIDDLETOWN.

W. K. BACON, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Office Furniture, . . .	\$126.99	Whole Amt. of Deposits, . .	\$599.97
Expense Account, . . .	13.11	Surplus Account, . . .	126.99
Cash in Bank, . . .	593.72	Interest Account, . . .	13.11
Cash on hand, . . .	6.25		
Total Assets, . . .	\$740.07	Total Liabilities, . . .	\$740.07

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	349; total amount,	\$599.97
2	Number of depositors having \$1,000 and not over \$2,000, . .	0; total amount,	0
3	Number of depositors having over \$2,000 and not over \$10,000, . .	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	349; total deposits,	\$599.97
6	Largest amount due a single depositor, . . .		29.21
7	Number of accounts opened during the year, none; number closed, none.		
8	Amount of income received during the year (since last Report Mch. '93),		13.11
9	Amount of dividends declared during the year, . . .		None.
10	Amount deposited, including interest credited, the past year, . .		"
11	Amount withdrawn during the year, . . .		3 64
12	Increase of deposits the past year, . . .		None.
13	Amount carried to surplus or profit and loss during the year, . .		"
14	Amount of paper past due, . . .		"
15	Amount of paper charged off the past year, . . .		"
16	Rate of dividend the last year per cent.; when paid,		"
17	State tax during the past year, . . .		"
18	Total office expenses the past year, including salaries, . . .		13.11
19	Net amount of income during the year from real estate owned, . .		None.
20	What assets, if any, yielding no income during the year, . . .		"
21	Are all loans upon real estate secured by first mortgage? . . .		"
22	Largest amount loaned to one individual company, society, or corporation, . . .		"
23	Date of annual meeting for choice of officers, . . .		"

OFFICERS. — President, S. M. Bacon; Treasurer, W. K. Bacon; Directors or Trustees, Thos. Walsh, Jas. Donovan, Chas. Fitzgerald, Jno. T. Walsh, Thos. Kelly, Michael Wall, A. W. Bacon, A. M. Colegrove, W. K. Bacon, S. M. Bacon.

PEOPLES SAVINGS BANK, PAWCATUCK.

J. A. BROWN, Treasurer.

INCORPORATED, 1886.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$79,120.50	Whole Amount of Deposits,	\$93,263.29
Loans on Collateral Security,	4,900.00	Surplus Account,	1,100.00
Loans on Personal Sec'y only,	1,000.00	Profit and Loss Account,	1,889.41
Bank Stocks in Connecticut,	3,400.00	Dividends Unpaid,	2,310.60
Real Estate by Foreclosure,	170.00		
Stocks,	5,000.00		
Cash in Bank,	4,454.57		
Cash on hand,	518.23		
Total Assets,	\$98,563.30	Total Liabilities,	\$98,563.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CORPORATION BONDS.			
50 shares The William Clark Company, 7s, . \$	5,000.00	5,000.00	5,000.00
BANK STOCKS.			
68 shares Pawcatuck National,	3,400.00	3,400.00	3,400.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	343; total amount,	\$55,321.34
2	Number of depositors having \$1,000 and not over \$2,000,	12; total amount,	14,896.21
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	23,045.74
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	361; total deposits,	\$93,263.29
6	Largest amount due a single depositor,		6,358.83
7	Number of accounts opened during the year, 85; number closed, 61.		
8	Amount of income received during the year,		5,405.35
9	Amount of dividends declared during the year,		4,575.40
10	Amount deposited, including interest credited, the past year,		35,393.00
11	Amount withdrawn during the year,		26,300.33
12	Increase of deposits the past year,		9,092.67
13	Amount carried to surplus or profit and loss during the year,		215.45
14	Amount of paper past due,		700.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 5 per cent.; when paid, April 1st and October 1st.		

PEOPLES SAVINGS BANK, PAWCATUCK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	State tax during the past year,	\$111.45
18	Total office expenses the past year, including salaries,	258.85
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	325.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	12,000.00
23	Date of annual meeting for choice of officers, first Monday in January.	

OFFICERS. — President, P. S. Barber; Treasurer, J. A. Brown; Directors or Trustees, P. S. Barber, C. B. Cottrell, Jr., J. S. Brown, F. E. Rich, Chas. Perrin, C. H. Browning, Peleg Clarke, E. H. Knowles, D. McG. Newal.

PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. S. HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$228,136.00	Whole Amt. of Deposits, . .	\$465,093.50
Loans on Collateral Security, . .	2,000.00	Surplus Account, . . .	9,000.00
Loans on Personal Sec'y only, . .	26,767.18	Interest Account, . . .	11,349.12
Town, City, and Corp. Bonds, . .	59,500.00		
Railroad Bonds, . . .	30,000.00		
Bank Stocks in Connecticut, . . .	115,342.00		
Bank Stocks in other States, . . .	12,500.00		
Tax Account, . . .	492.44		
Expense Account, . . .	268.88		
Safe and Fixtures, . . .	1,000.00		
Cash in Bank, . . .	8,978.98		
Cash on hand, . . .	457.14		
Total Assets, . . .	\$485,442.62	Total Liabilities, . . .	\$485,442.62

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Norwich City, . . .	5s, \$	1,000.00	1,000.00	1,000.00
Willimantic Borough, . . .	4s,	10,000.00	10,000.00	10,000.00
Dayton, Ohio, City, . . .	4s,	5,000.00	5,000.00	5,000.00
Bristol, Conn., Town, . . .	4s,	5,000.00	5,000.00	5,000.00
Columbus, Ohio, City, . . .	6s,	18,500.00	18,500.00	18,500.00
Dubuque, Iowa, " . . .	5s,	14,000.00	14,000.00	14,000.00
Canton, Ohio, " . . .	5s,	6,000.00	6,000.00	6,000.00
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul, . . .	5s,	5,000.00	5,000.00	5,000.00
Chicago & Alton, . . .	6s,	5,000.00	5,000.00	5,000.00
Evansville & Terre Haute, . . .	5s,	10,000.00	10,000.00	10,000.00
Chicago, Rock Island & Pacific, . . .	5s,	5,000.00	5,000.00	5,000.00
Staten Island, . . .	4½s,	5,000.00	5,000.00	5,000.00
BANK STOCKS.				
280 shares First National, Rockville, . . .		28,000.00	34,934.00	36,400.00
853 " Rockville " . . .		35,300.00	39,028.00	40,595.00
35 " First " Stafford, . . .		3,500.00	3,500.00	3,850.00
94 " " " Willimantic, . . .		9,400.00	9,970.00	10,340.00
40 " " " Hartford, . . .		4,000.00	5,650.00	4,000.00
7 " City, " " . . .		700.00	700.00	700.00
20 " Aetna " " . . .		2,000.00	2,500.00	2,500.00
20 " Charter Oak " " . . .		2,000.00	2,960.00	2,000.00
19 " Farmers & Mech. " " . . .		1,900.00	2,368.00	1,900.00

PEOPLE'S SAVINGS BANK, ROCKVILLE. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
10 shares	Mercantile National, Hartford, \$	1,000.00	1,170.00	800.00
6 "	Hartford Trust Co., "	600.00	600 00	900.00
16 "	Conn. " "	1,600.00	1,992.00	2,400.00
94 "	Merchants L. and T. Co., Willimantic,	9,400.00	9,970.00	10,340.00
50 "	Fourth National, New York,	5,000.00	6,500.00	8,750.00
50 "	Continental " "	5,000.00	6,000.00	6,250.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	1,044; total amount,	\$213,418.91
2	Number of depositors having \$1,000 and not over \$2,000, .	85; total amount,	118,247.14
3	Number of depositors having over \$2,000 and not over \$10,000, .	44; total amount,	133,427.45
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,173; total deposits,	\$465,093.50
6	Largest amount due a single depositor,		5,856.57
7	Number of accounts opened during the year, 190; number closed,	221.	
8	Amount of income received during the year,		22,873.09
9	Amount of dividends declared during the year,		19,675.93
10	Amount deposited, including interest credited, the past year,		147,142.83
11	Amount withdrawn during the year,		126,013.55
12	Increase of deposits the past year,		21,129.28
13	Amount carried to surplus or profit and loss during the year,		1,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4½ per cent.; when paid, January and July.		
17	State tax during the past year,		984.88
18	Total office expenses the past year, including salaries,		1,483.95
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		18,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS. — President, George M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, Cyrus Winchell, E. S. Henry, George M. Paulk, A. N. Belding, Samuel Fitch, Asaph McKinney, Frederick Walker, W. H. Prescott, Henry Adams, E. H. Preston, F. I. Hartenstein, Thomas A. Lake.

PUTNAM SAVINGS BANK.

JEROME TOURTELLOTTE, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$368,844.00	Whole Amt. of Deposits, . .	\$1,479,578.76
Loans on Collateral Security, . . .	132,715.00	Surplus Account, . . .	48,000.00
Loans on Personal Sec'y only, . . .	700.00	Interest Account, . . .	27,586.44
Town, City, and Corp. Bonds, . . .	509,500.00	Profit and Loss Account, . .	1,474.10
Town, City, and Borough Notes and Orders, . . .	81,300.00		
School Dist. Notes and Orders, . . .	857.00		
Railroad Bonds, . . .	307,000.00		
Bank Stocks in Connecticut, . . .	37,200.00		
Bank Stocks in other States, . . .	6,700.00		
Real Estate by Foreclosure, . . .	39,750.00		
Cash in Bank, . . .	57,562.33		
Cash on hand, . . .	14,510.97		
Total Assets, . . .	\$1,556,639.30	Total Liabilities, . . .	\$1,556,639.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Putnam, Conn., \$	75,500.00	75,500.00	75,500.00
Fire District of Putnam, Conn.,	5,800.00	5,800.00	5,800.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Sixth School District of Putnam, Conn.,	857.00	857.00	857.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Ansonia, Conn., 4s, 1912,	25,000.00	25,000.00	25,000.00
“ Windham, “ 3½s, 1912,	25,000.00	25,000.00	25,000.00
“ Portland, “ 4s, 1905,	30,000.00	30,000.00	30,000.00
County of Lucas, Ohio, 4½, 1896,	10,000.00	10,000.00	10,000.00
City of Cleveland, “ 5s, 1895,	20,000.00	20,000.00	20,000.00
“ “ “ 4½s, 1902,	33,000.00	33,000.00	34,250.00
“ Columbus, “ 5s, 1910,	35,000.00	35,000.00	39,000.00
“ Cincinnati, “ 7½s, 1898-1902,	25,000.00	25,000.00	30,000.00
“ Dayton, “ 4s, 1898-1902,	31,000.00	31,000.00	31,000.00
“ “ “ 5s, 1906,	25,000.00	25,000.00	26,500.00
“ Denver, Colorado, 4s, 1904,	25,000.00	25,000.00	25,000.00
“ Des Moines, Iowa, 4s, 1908,	25,000.00	25,000.00	25,000.00
“ Duluth, Minn., 6s, 1896,	18,500.00	18,500.00	18,500.00
“ Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,000.00
“ Minneapolis, Minn., 4½s, 1914-1922,	20,000.00	20,000.00	21,000.00
“ St. Louis, Mo., 4s, 1908,	20,000.00	20,000.00	20,000.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.			
City of Sioux City, Iowa, 4½s, 1904, . \$	25,000.00	25,000.00	26,000.00
“ Topeka, Kansas, 5s, 1906, .	2,000.00	2,000.00	2,000.00
“ Wichita, “ 6s, 1907, .	10,000.00	10,000.00	12,000.00
“ Waterville, Maine, 4s, 1899-1903,	36,000.00	36,000.00	36,000.00
Borough of Willimantic, Ct., 4s, 1899, .	44,000.00	44,000.00	44,000.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul:—			
Wisconsin Valley Division, 7s, 1907,	15,000.00	15,000.00	19,000.00
Dubuque “ 6s, 1920,	10,000.00	10,000.00	12,500.00
Mineral Point “ 5s, 1910,	30,000.00	30,000.00	31,000.00
Southwestern “ 6s, 1909,	20,000.00	20,000.00	23,000.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	27,500.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	10,000.00
Greene, 7s, 1902,	10,000.00	10,000.00	12,000.00
Joliet & Northern Indiana, 7s, 1907,	20,000.00	20,000.00	25,000.00
Ottumwa & Cedar Falls, 5s, 1909,	20,000.00	20,000.00	21,000.00
Shamokin Valley & Pottsville, 7s, 1901,	10,000.00	10,000.00	11,500.00
Delaware & Bound Brook, 7s, 1905,	20,000.00	24,000.00	25,000.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	20,000.00	24,000.00	26,500.00
Milwaukee & Madison, 6s, 1905,	25,000.00	29,000.00	29,500.00
Northwestern Union, Gold, 7s, 1917,	50,000.00	60,000.00	68,000.00
BANK STOCKS.			
4 shares City of Hartford, Conn., . . .	400.00	400.00	400.00
40 “ First National, Norwich, Conn., .	4,000.00	4,000.00	4,000.00
100 “ Thames “ “ “ . . .	10,000.00	10,000.00	14,000.00
228 “ First “ Putnam, “ . . .	22,800.00	22,800.00	31,500.00
67 “ Central “ New York City, . . .	6,700.00	6,700.00	9,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,787; total amount,	\$737,618.32
2	Number of depositors having \$1,000 and not over \$2,000, . . .	330; total amount,	432,630.54
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	90; total amount,	299,201.43
4	Number of depositors having over \$10,000,	1; total amount,	10,128.47
5	Total number of depositors, . . .	4,208; total deposits,	\$1,479,578.76
6	Largest amount due a single depositor, . . .		10,128.47
7	Number of accounts opened during the year, 680; number closed, 609.		
8	Amount of income received during the year, . . .		73,263.70
9	Amount of dividends declared during the year, . . .		53,696.13

PUTNAM SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

10	Amount deposited, including interest credited, the past year,	\$424,566.70
11	Amount withdrawn during the year,	334,595.21
12	Increase of deposits the past year,	89,971.49
13	Amount carried to surplus or profit and loss during the year, .	3,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.	
17	State tax during the past year,	3,255.17
18	Total office expenses the past year, including salaries,	3,262.47
19	Net amount of income during the year from real estate owned, .	1,623.64
20	What assets, if any, yielding no income during the year, secured by mortgage,	350.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	24,000.00
23	Date of annual meeting for choice of officers, third Monday in July.	

OFFICERS. — President, John H. Gardner; Treasurer, Jerome Tourtelotte; Directors or Trustees, John H. Gardner, Z. A. Ballard, J. A. Carpenter, Geo. W. Holt, Jr., O. H. Perry, Chas. P. Grosvenor, Chas. M. Fenner, A. Houghton, J. Tourtelotte.

RIDGEFIELD SAVINGS BANK.

D. SMITH SHOLES, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$139,668.18	Whole Amt. of Deposits, . .	\$247,871.68
Loans on Collateral Security, . . .	45,242.55	Surplus Account, . . .	11,800 00
Town, City, and Corp. Bonds, . . .	14,518.40	Interest Account, . . .	2,201.03
Town and City Notes, . . .	17,000.00		
Bank Stocks in Connecticut, . . .	17,692.00		
Real Estate by Foreclosure, . . .	7,140.40		
Expense Account, . . .	484.26		
Cash in Bank, . . .	17,846.90		
Cash on hand, . . .	2,280.02		
Total Assets, . . .	\$261,872.71	Total Liabilities, . . .	\$261,872.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Ridgefield Notes, \$	11,000.00	11,000.00	11,000.00
City of Danbury "	6,000.00	6,000.00	6,000.00
TOWN, CITY, AND CORPORATION BONDS.			
10 Fort Wayne, Ind., 4½s, 1913, . . .	10,000.00	10,850.00	10,850.00
3 Cincinnati, Ohio, 6s, 1909, . . .	3,000.00	3,668.40	3,668.40
BANK STOCKS.			
50 shares First National, West Meriden, . . .	5,000.00	5,850.00	5,850.00
11 " Fairfield Co. National, . . .	1,100.00	1,100.00	1,100.00
37 " National Bank of Norwalk, . . .	3,700.00	3,902.00	3,902.00
50 " " Pahquoique, . . .	5,000.00	6,840.00	6,840.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	987; total amount,	\$125,949.69
2	Number of depositors having \$1,000 and not over \$2,000, . . .	42; total amount,	59,094.46
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	21; total amount,	62,827.53
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	1,050; total deposits,	\$247,871.68
6	Largest amount due a single depositor, . . .		5,000.00

RIDGEFIELD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

7	Number of accounts opened during the year, 126; number closed, 74.	
8	Amount of income received during the year,	\$11,614.69
9	Amount of dividends declared during the year,	8,581.07
10	Amount deposited, including interest credited, the past year, . .	136,784.60
11	Amount withdrawn during the year,	99,568.92
12	Increase of deposits the past year,	37,215 68
13	Amount carried to surplus or profit and loss during the year, . .	1,383.27
14	Amount of paper past due,	235.00
15	Amount of paper charged off the past year,	83.27
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year,	428.17
18	Total office expenses the past year, including salaries,	850.63
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year, . . .	Real Estate.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	15,000.00
23	Date of annual meeting for choice of officers, last Saturday in July.	

OFFICERS. — President, Louis H. Bailey; Treasurer, D. Smith Sholes; Directors or Trustees, L. H. Bailey, Wm. H. Beers, Edward J. Couch, Howard E. Mead, B. K. Northrop, C. B. Northrop, J. L. Dauchy, Henry Mead, John S. Keeler, S. S. Hurlbutt, Samuel Keeler, Wm. A. Benedict, D. S. Sholes.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOMAS L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$133,963.77	Whole Amount of Deposits, \$635,885.97	
Loans on Collateral Security, . . .	96,340.00	Surplus Account, . . .	10,000.00
Loans on Personal Sec'y only, . . .	92,987.95	Interest Account, . . .	} 17,599.43
Town, City, and Corporation Bonds, . . .	127,227.50	Profit and Loss Account, . . .	
Town, City, and Borough Notes and Orders, . . .	2,673.75		
Railroad Stocks, . . .	290.00		
Railroad Bonds, . . .	85,750.00		
Bank Stocks in Connecticut, . . .	48,010.00		
Real Estate by Foreclosure, . . .	36,571.82		
Banking House, . . .	6,000.00		
Premium Account, . . .	2,255.37		
Furniture Account, . . .	3,957.46		
Cash in Bank, . . .	19,694.04		
Cash on hand, . . .	7,763.74		
Total Assets, . . .	\$663,485.40	Total Liabilities, . . .	\$663,485.40

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Salisbury Town Orders, \$	2,673.75	2,673.75	2,673.75
RAILROAD STOCKS.			
Berkshire Railroad Company,	300.00	290.00	450.00
TOWN, CITY, AND CORPORATION BONDS.			
Salisbury, Conn., 4 ¹ / ₈ s,	26,000.00	26,000.00	26,000.00
Cincinnati, Ohio, 6s, 1900,	11,000.00	12,760.00	12,000.00
Cincinnati, " 5s, 1910,	5,000.00	5,675.00	5,600.00
Cleveland, " 6s, 1896,	7,000.00	8,120.00	7,250.00
St. Louis, Mo., 6s, 1905,	15,000.00	18,112.50	18,000.00
Milwaukee, Wis., 7s, 1905,	3,000.00	3,810.00	3,500.00
Wichita, Kan., 5s, 1910,	10,000.00	11,050.00	11,050.00
Davenport, Iowa, 6s, 1898,	8,000.00	8,000.00	8,000.00
Columbus, Ohio, 6s, 1907,	10,000.00	10,500.00	10,500.00
Saginaw, Mich., 5s, 1896,	5,000.00	5,000.00	5,000.00
Duluth, Minn., 4s, 1920,	6,000.00	6,000.00	6,000.00
Duluth, " 6s,	2,000.00	2,200.00	2,200.00
St. Paul, " 6s, 1894,	10,000.00	10,000.00	10,000.00

SALISBURY SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
New York & Harlem,	7s, 1900, \$	10,000.00	13,000.00	11,500.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Pacific Western,	5s, 1921,	5,000.00	5,325.00	5,250.00
Chicago & Missouri River,	5s, 1926,	10,000.00	10,000.00	10,000.00
Chicago & Dubuque,	6s, 1920,	20,000.00	22,875.00	22,500.00
Chicago & Northwestern:—				
Ottumwa, C. F. & St. Paul,	5s, 1909,	10,000.00	10,500.00	10,500.00
Atchison, Topeka & Santa Fe,	4s, 1989,	5,000.00	4,500.00	4,000.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1929,	10,000.00	10,950.00	10,000.00
Coudersport & Port Allegany,	6s, 1914,	6,000.00	6,600.00	6,600.00
Saginaw & Western,	6s, 1913,	2,000.00	2,000.00	2,000.00
BANK STOCKS.				
140 shares National Iron, Falls Village, . . .		14,000.00	15,535.00	16,100.00
9 " Phoenix, Hartford, . . .		900.00	1,050.00	1,170.00
80 " First National, Norwich, . . .		8,000.00	9,500.00	9,500.00
30 " Merchants Nat'l, " . . .		3,000.00	3,000.00	3,450.00
65 " Uncas National, " . . .		3,250.00	3,937.50	3,575.00
20 " National Pahquioque, Danbury, . . .		2,000.00	2,500.00	2,500.00
50 " Pequonnock National, Bridgeport, . . .		5,000.00	6,300.00	6,500.00
50 " Commerce, New London, . . .		5,000.00	6,187.50	6,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,750; total amount,	\$346,210.87
2	Number of depositors having \$1,000 and not over \$2,000, . . .	104; total amount,	132,922.10
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	36; total amount,	119,247.86
4	Number of depositors having over \$10,000,	3; total amount,	37,505.14
5	Total number of depositors, . . .	1,893; total deposits,	\$635,885.97
6	Largest amount due a single depositor, . . .		14,217.12
7	Number of accounts opened during the year, 298; number closed, 242.		
8	Amount of income received during the year, . . .		32,628.86
9	Amount of dividends declared during the year, . . .		24,633.61
10	Amount deposited, including interest credited, the past year, . . .		144,174.96
11	Amount withdrawn during the year, . . .		119,588.68
12	Increase of deposits the past year, . . .		24,586.28
13	Amount carried to surplus or profit and loss during the year, . . .		1,214.88
14	Amount of paper past due, . . .		5,000.00
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st, October 1st.		
17	State tax during the past year, . . .		1,252.69
18	Total office expenses the past year, including salaries, . . .		2,515.98
19	Net amount of income during the year from real estate owned, . . .		1,338.87

SALISBURY SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

20	What assets, if any, yielding no income during the year, . . .	\$5,000.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	60,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS. — President, George B. Burrall; Treasurer, Thomas L. Norton; Directors or Trustees, J. L. Merwin, C. H. Bissell, M. H. Robbins, S. S. Robbins, Dwight Allyn, E. Eggleston, William Kane, W. B. Perry.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$722,613.00	Whole Amt. of Deposits,	\$1,223,558.79
Loans on Collateral Security,	110,875.00	Surplus Account,	32,151.47
Loans on Personal Sec'y only,	39,330.00	Interest Account,	15,299.06
Town, City, and Corp. Bonds,	208,866.50		
Town, City, and Borough			
Notes, and Orders,	11,258.00		
Railroad Bonds,	48,000.00		
Bank Stocks in Connecticut,	67,300.00		
Bank Stocks in other States,	35,000.00		
Real Estate by Foreclosure,	3,746.33		
Banking House,	7,925.66		
Insurance Account,	48.00		
Expense Account,	2,099.43		
Cash in Bank,	11,781.98		
Cash on hand,	2,165.42		
Total Assets,	\$1,271,009.32	Total Liabilities,	\$1,271,009.32

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
West Ansonia Fire District,	\$ 8,858.00	8,858.00	8,858.00
Town of Ansonia,	2,400.00	2,400.00	2,400.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Wichita, Kan., 5s, 1910,	5,000.00	5,000.00	5,000.00
" New Albany, Ind., Gold, 5s, 1915,	20,000.00	20,000.00	21,000.00
" Columbus, Ohio, 4s, 1905,	38,000.00	38,000.00	38,000.00
" " " 6s, 1905,	20,000.00	20,000.00	21,200.00
" " " 6s, 1898,	4,000.00	4,000.00	4,120.00
" " " 6s, 1901,	2,000.00	2,000.00	2,090.00
" " " 6s, 1907,	12,000.00	12,000.00	12,840.00
" Duluth, Minn., 4s, 1920,	15,000.00	15,000.00	15,000.00
" " " 6s, 1894,	1,000.00	1,000.00	1,000.00
" " " 6s, 1895,	1,000.00	1,000.00	1,010.00
" " " 6s, 1896,	1,000.00	1,000.00	1,020.00
" " " 6s, 1897,	1,000.00	1,000.00	1,025.00
" Denver, Col., 4s, 1904,	15,000.00	15,000.00	15,000.00
" " " 4s, 1907,	10,000.00	10,000.00	10,000.00
" Saginaw, Mich., 4½s, 1904,	5,000.00	5,000.00	5,250.00
" Detroit, " 7s, 1904,	1,000.00	1,000.00	1,320.00
" St. Louis, Mo., Gold, 4s, 1911,	4,866.50	4,866.50	4,866.50
" Toledo, Ohio, 8s, 1894,	1,000.00	1,000.00	1,050.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.						
City of Camden, New Jersey,	4½s,	1922,	. \$	10,000.00	10,000.00	10,500.00
“ Trenton, “ “	4s,	1917,	.	9,000.00	9,000.00	9,000.00
“ Lexington, Ky.,	4½s,	1920,	.	10,000.00	10,000.00	10,000.00
“ Grand Rapids, Mich.,	4½s,	1912,	.	15,000.00	15,000.00	15,750.00
“ Providence, R. I., Gold,	5s,	1906,	.	5,000.00	5,000.00	5,500.00
“ Boston, Mass., Gold,	5s,	1905,	.	2,000.00	2,000.00	2,200.00
“ Cincinnati, Ohio,	7s,	1897,	.	1,000.00	1,000.00	1,050.00
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul :—						
Dubuque Division,	6s,	1920,		10,000.00	10,000.00	11,000.00
Southwestern Division,	6s,	1909,		7,000.00	7,000.00	7,560.00
Morris & Essex,	7s,	1914,		7,000.00	7,000.00	9,800.00
Central Ohio, Gold,	4½s,	1930,		10,000.00	10,000.00	10,000.00
New London Northern,	5s,	1910,		2,000.00	2,000.00	2,200.00
Northwestern Union, Gold,	7s,	1917,		2,000.00	2,000.00	2,600.00
Terre Haute & Indianapolis, Gold,	5s,	1925,		10,000.00	10,000.00	10,800.00
BANK STOCKS.						
7 shares Nat. New Haven,	N. Haven, Conn.,			700.00	700.00	1,190.00
160 “ Merchants National,	“ “			8,000.00	8,000.00	8,000.00
50 “ Yale “	“ “			5,000.00	5,000.00	6,000.00
500 “ N. Haven Co. “	“ “			5,000.00	5,000.00	7,500.00
14 “ Nat. Tradersmens,	“ “			1,400.00	1,400.00	2,100.00
320 “ Ansonia National,	Ansonia, “			16,000.00	16,000.00	24,000.00
70 “ Birm'gham “	Birm'gham, “			7,000.00	7,000.00	12,250.00
48 “ Pequonnock “	Bridgep't, “			4,800.00	4,800.00	7,200.00
8 “ Connecticut “	“ “			800.00	800.00	1,320.00
50 “ Nat. B'k of Norw'k,	Norwalk, “			5,000.00	5,000.00	5,250.00
40 “ First Nat.,	Hartford, “			4,000.00	4,000.00	4,120.00
80 “ “	Norwich, “			8,000.00	8,000.00	8,000.00
16 “ Merchants “	“ “			1,600.00	1,600.00	1,600.00
100 “ “ Exchange Nat.,	N. Y. City,			5,000.00	5,000.00	6,500.00
50 “ Central “	“ “			5,000.00	5,000.00	6,250.00
100 “ Shoe & Leather “	“ “			10,000.00	10,000.00	12,000.00
50 “ Commerce “	“ “			5,000.00	5,000.00	9,000.00
50 “ American Exchange “	“ “			5,000.00	5,000.00	7,500.00
50 “ Ninth “	“ “			5,000.00	5,000.00	6,000.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,891; total amount,	\$627,963.96
2	Number of depositors having \$1,000 and not over \$2,000,	230; total amount,	306,223.24
3	Number of depositors having over \$2,000 and not over \$10,000,	98; total amount,	289,371.59
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,219; total deposits,	\$1,223,558.79
6	Largest amount due a single depositor,		6,593.56
7	Number of accounts opened during the year, 820; number closed,	720.	
8	Amount of income received during the year,		63,804.30
9	Amount of dividends declared during the year,		46,695.65
10	Amount deposited, including interest credited, the past year,		446,371.60
11	Amount withdrawn during the year,		411,495.32
12	Increase of deposits the past year,		34,876.28
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		850.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		2,956.72
18	Total office expenses the past year, including salaries,		5,571.02
19	Net amount of income during the year from real estate owned,		100.00
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS.—President, William B. Bristol; Vice-President, Henry J. Smith; Treasurer, Franklin Burton; Directors or Trustees, Jonah C. Platt, Lockwood Hotchkiss, Hobart Sperry, James Swan, Harvey Hotchkiss, Frederick A. Lines, Wm. H. Mathews, Franklin Burton, Thomas Wallace, Jr.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,708,385.48	Whole Amt. of Deposits, . \$2,636,491.69
Loans on Collateral Security, 15,850.00	Surplus Account, . 125,000.00
Loans on Personal Sec'y only, 126,053.98	Interest Account, . 27,952.79
Town, City, and Corp. Bonds, 127,000.00	Profit and Loss Account, . 32,519.43
Town, City, and Borough Notes and Orders, . 141,500.00	
School Dist. Notes and Orders, 34,800.00	
Railroad Bonds, . 448,000.00	
Bank Stocks in Connecticut, 31,300.00	
Bank Stocks in Other States, 26,778.00	
Real Estate by Foreclosure, 56,723.12	
Banking House, . 16,000.00	
Cash in Bank, . . 72,846 67	
Cash on hand, . . 16,726.66	
Total Assets, . . \$2,821,963.91	Total Liabilities, . \$2,821,963.91

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Danbury, \$	15,000.00	15,000.00	15,000.00
City of Danbury,	115,500.00	115,500.00	115,500.00
Borough of Bethel,	11,000 00	11,000.00	11,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, Danbury,	30,000.00	30,000.00	30,000.00
South Center " "	3,200.00	3,200.00	3,200.00
Deer Hill " "	1,600.00	1,600.00	1,600.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Chicago, Ill., 7s, 1894, .	10,000.00	10,000.00	10,200.00
" " " 7s, 1895, .	15,000.00	15,000.00	15,600.00
" Cincinnati, Ohio, 7 ⁸⁰ / ₁₀₀ s, 1899, .	1,000.00	1,000.00	1,130.00
" " " 7 ⁸⁰ / ₁₀₀ s, 1902, .	18,000.00	18,000.00	21,600.00
" " " 7 ⁸⁰ / ₁₀₀ s, 1906, .	5,000.00	5,000.00	6,250.00
" " " 6s, 1906, .	16,000.00	16,000.00	18,240.00
" Milwaukee, Wis., 7s, 1901, .	4,000.00	4,000.00	4,000.00
" " " 7s, 1902, .	23,000.00	23,000.00	23,000.00
" New Albany, Ind., 5s, 1915, .	25,000.00	25,000.00	25,000.00
" Wichita, Kan., 5s, 1910, .	10,000.00	10,000.00	10,000.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Atchison, Topeka & Santa Fe,	4s,	1989,	\$	21,000 00	16,800.00	15,120.00
" " "	5s,	1989,		11,000.00	4,200.00	4,620.00
Bald Eagle Valley,	6s,	1910,		7,000.00	7,000.00	7,700.00
Buffalo, New York & Erie,	7s,	1916,		13,000.00	13,000.00	16,250.00
Chicago, Milwaukee & St. Paul:—						
Chicago & Milwaukee,	7s,	1903,		10,000.00	10,000.00	12,000.00
Dubuque Division,	6s,	1920,		10,000.00	10,000.00	11,000.00
Southwestern,	6s,	1909,		5,000.00	5,000.00	5,400.00
Wisconsin Valley,	7s,	1909,		20,000.00	20,000.00	22,000.00
Chicago & Northwestern:—						
Chicago & Milwaukee,	7s,	1898,		10,000.00	10,000 00	11,000.00
Des Moines Division,	7s,	1907,		15,000.00	15,000.00	18,000.00
Chicago & Tomah,	6s,	1905,		25,000.00	25,000.00	26,750.00
Maple River,	7s,	1897,		9,000.00	9,000.00	9,450.00
Northwestern Union,	7s,	1917,		10,000.00	10,000.00	13,000.00
Ottumwa,	5s,	1909,		11,000.00	11,000.00	11,000.00
Chicago, Rock Island & Pacific:—						
Chicago & Southwestern,	7s,	1899,		10,000.00	10,000.00	10,500.00
Central Ohio,	4½s,	1930,		25,000.00	25,000.00	23,750.00
Cleveland & Mahoning,	7s,	1893,		37,000.00	37,000.00	37,000.00
Delaware & Hudson Canal Co.,	7s,	1917,		20,000.00	20,000.00	27,000.00
Greene,	7s,	1902,		30,000.00	30,000.00	34,200.00
Iowa Falls & Sioux City,	7s,	1917,		20,000.00	20,000.00	24,000.00
Milwaukee & Madison,	6s,	1905,		15,000.00	15,000.00	16,500.00
Morris & Essex,	7s,	1914,		50,000.00	50,000.00	68,500.00
New York Central & Hudson River,	7s,	1903,		25,000.00	25,000.00	29,500.00
Pitts., McKeesp't & Youghiogheny,	6s,	1932,		20,000.00	20,000.00	22,000.00
Sharon,	4½s,	1919,		20,000.00	20,000.00	19,000.00
Southwest Pennsylvania,	7s,	1917,		10,000.00	10,000.00	12,500.00
BANK STOCKS.						
250 shares Danbury National,				25,000.00	25,000.00	30,000.00
32 " National Pahquioque,				3,200.00	3,200.00	3,840.00
16 " " Bank of Norwalk,				1,600.00	1,600.00	1,600.00
15 " Phoenix National, Hartford,				1,500.00	1,500.00	1,800.00
100 " Bank of North America, New York,				7,000.00	6,300.00	11,200.00
68 " Central National, " " " "				6,800.00	6,528.00	8,500.00
30 " Nassau, " " " "				1,500.00	1,200.00	2,550.00
75 " Ninth " " " "				7,500.00	6,750.00	8,250.00
188 " Phenix " " " "				3,760.00	3,000.00	4,160.00
30 " Western " " " "				3,000.00	3,000.00	3,200.00

SAVINGS BANK OF DANBURY. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,981; total amount,	\$1,214,774.60
2	Number of depositors having \$1,000 and not over \$2,000,	515; total amount,	691,335.63
3	Number of depositors having over \$2,000 and not over \$10,000,	217; total amount,	697,673.56
4	Number of depositors having over \$10,000,	3; total amount,	32,707.90
5	Total number of depositors,	6,716; total deposits,	\$2,636,491.69
6	Largest amount due a single depositor,		11,294.58
7	Number of accounts opened during the year, 877; number closed,	1,049.	
8	Amount of income received during the year,		118,269.46
9	Amount of dividends declared during the year,		102,693.25
10	Amount deposited, including interest credited, the past year,		726,730.34
11	Amount withdrawn during the year,		780,490.83
12	Decrease of deposits the past year,		53,760.49
13	Amount carried to surplus or profit and loss during the year,		6,477.16
14	Amount of paper past due,		4,000.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.		
17	State tax during the past year,		6,297.71
18	Total office expenses the past year, including salaries,		5,550.00
19	Net amount of income during the year from real estate owned,		1,251.00
20	What assets, if any, yielding no income during the year,		5,223.12
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		59,900.00
23	Date of annual meeting for choice of officers, June.		

OFFICERS. — President, Frederick S. Wildman; Treasurer, Henry C. Ryder; Directors or Trustees, Frederick S. Wildman, John W. Bacon, George Raymond, Alfred N. Wildman, Dwight E. Rogers, James Osborne, Lyman D. Brewster, John Tweedy, Henry C. Ryder, George E. Ives.

THE SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,624,505.00	Whole Amount of Deposits, \$2,553,790.11
Loans on Collateral Security, 186,720.00	Surplus Account, . . . 80,000.00
Loans on Personal Sec'y only, 72,631.55	Interest Account, . . . 74,666.56
United States Bonds, . . 700.00	Profit and Loss Account, . . 10,024.01
Town, City, and Corp. Bonds, 242,000.00	Rent Account, . . . 127.91
Town, City, and Borough Notes and Orders, . . . 28,800.00	
Railroad Bonds, . . . 329,500.00	
Bank Stocks in Connecticut, 134,000.00	
Bank Stocks in other States, 48,000.00	
Real Estate by Foreclosure, 2,060.86	
Banking House, . . . 10,000.00	
Tax Account, . . . 978.24	
Insurance Account, . . . 87.22	
Expense Account, . . . 1,684.12	
Cash in Bank, . . . 31,774.36	
Cash on hand, . . . 5,167.24	
Total Assets, . . . \$2,718,608.59	Total Liabilities, . . . \$2,718,608.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Registered, \$	500.00	500.00	550.00
4s of 1907, Coupon,	200.00	200.00	220.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Loans to city of New Britain,	28,800.00	28,800.00	28,800.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of New Britain, Conn, 7s, 1894,	34,000.00	34,000.00	34,340.00
City of " " 7s, 1894-1898,	26,000.00	26,000.00	28,000.00
" " " 4s, 1908,	35,000.00	35,000.00	35,000.00
" " " 4s, 1899,	15,000.00	15,000.00	15,000.00
" Boston, Mass., 4s, 1910,	20,000.00	20,000.00	20,400.00
" Cincinnati, Ohio, 6s, 1906,	14,000.00	14,000.00	16,000.00
" " " 6s, 1909,	16,000.00	16,000.00	19,500.00
" Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	10,000.00
" Columbus, Ohio, 6s, 1904-1905,	16,000.00	16,000.00	16,640.00
" " " 5s, 1913,	25,000.00	25,000.00	25,750.00
" Milwaukee, Wis., 7s, 1902,	6,000.00	6,000.00	6 000.00

THE SAVINGS BANK OF NEW BRITAIN. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
City of St. Paul, Minn., 7s, 1898, \$	10,000.00	10,000.00	11,100.00
" New Albany, Ind., 5s, 1915,	15,000.00	15,000.00	16,000.00
RAILROAD BONDS.			
New York, Providence & Boston, 4s, 1901,	10,000.00	10,000.00	10,000.00
New York Central & Hudson River, 7s, 1903,	20,000.00	20,000.00	24,000.00
Chicago & Northwestern:—			
Menominee Extension, 7s, 1911,	5,000.00	5,000.00	6,000.00
Madison Extension, 7s, 1911,	5,000.00	5,000.00	6,000.00
Northwestern Union, 7s, 1917,	55,000.00	55,000.00	72,600.00
Greene (guar. by Del., Lack. & W.), 7s, 1902,	25,000.00	25,000.00	29,000.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Milwaukee Division, 7s, 1903,	10,000.00	10,000.00	12,000.00
Mineral Point " 5s, 1910,	10,000.00	10,000.00	10,000.00
Wisconsin Valley " 7s, 1909,	11,500.00	11,500.00	13,500.00
Dubuque " 6s, 1920,	10,000.00	10,000.00	11,300.00
Southwestern " 6s, 1909,	5,000.00	5,000.00	5,400.00
Delaware & Bound Brook, 7s, 1905,	20,000.00	20,000.00	24,200.00
Cedar Rapids & Mo. River, 7s, 1916,	10,000.00	10,000.00	13,100.00
Joliet & Northern Indiana, 7s, 1907,	13,000.00	13,000.00	15,860.00
Des Moines & Minneapolis, 7s, 1907,	10,000.00	10,000.00	12,100.00
Iowa Falls & Sioux City, 7s, 1917,	15,000.00	15,000.00	19,800.00
Atchison, Topeka & Santa Fe, 4s, 1989,	5,000.00	5,000.00	3,700.00
Evansville & Terre Haute, 5s, 1930,	15,000.00	15,000.00	15,100.00
Del. & Hudson Canal Co. (Pa. Div.), 7s, 1917,	25,000.00	25,000.00	33,250.00
Pittsbg, McK'port & Youghioghenny, 6s, 1932,	50,000.00	50,000.00	61,000.00
BANK STOCKS.			
350 shares New Britain Nat., N. Britain, Conn.,	35,000.00	35,000.00	50,000.00
50 " Mechanics " " "	5,000.00	5,000.00	5,500.00
175 " Hartford " Hartford, Conn.,	17,500.00	17,500.00	26,000.00
120 " Phoenix " " "	12,000.00	12,000.00	14,400.00
75 " Mercantile " " "	7,500.00	7,500.00	6,000.00
33 " Farm. & Mec. " " "	3,300.00	3,300.00	3,500.00
100 " First " " "	10,000.00	10,000.00	10,600.00
51 " Ætna " " "	5,100.00	5,100.00	6,000.00
64 " City, " " "	5,600.00	5,600.00	6,400.00
100 " Nat. Exchange, " " "	5,000.00	5,000.00	6,000.00
250 " New Haven Co. Nat., N. Haven, "	2,500.00	2,500.00	2,800.00
45 " Nat. Tradesmen's, " " "	4,500.00	4,500.00	6,000.00
50 " Second National, " " "	5,000.00	5,000.00	7,200.00
20 " Deep River " Deep River, "	2,000.00	2,000.00	2,200.00
90 " Second " Norwich, "	9,000.00	9,000.00	9,500.00
50 " Home " Meriden, "	5,000.00	5,000.00	5,800.00
200 " Nat. B'k of Com., New York, N. Y.	20,000.00	20,000.00	37,000.00
50 " Hanover National, " " "	5,000.00	5,000.00	16,500.00
100 " Am. Exch. " " "	10,000.00	10,000.00	14,800.00
50 " Third " " "	5,000.00	5,000.00	5,200.00
5 " Imp. & Tr. " " "	500.00	500.00	2,700.00
100 " Nat. Broadway, " " "	2,500.00	2,500.00	6,200.00
50 " Nat. Park, " " "	5,000.00	5,000.00	15,000.00

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,592; total amount, \$1,109,781.28
2	Number of depositors having \$1,000 and not over \$2,000,	502; total amount, 666,729.34
3	Number of depositors having over \$2,000 and not over \$10,000,	221; total amount, 750,885.98
4	Number of depositors having over \$10,000,	2; total amount, 26,393.51
5	Total number of depositors,	7,317; total deposits, \$2,553,790.11
6	Largest amount due a single depositor,	15,000.00
7	Number of accounts opened during the year, 1,290; number closed,	1,209.
8	Amount of income received during the year,	142,857.19
9	Amount of dividends declared during the year,	106,293.21
10	Amount deposited, including interest credited, the past year,	861,556.13
11	Amount withdrawn during the year,	750,179.90
12	Increase of deposits the past year,	111,376.23
13	Amount carried to surplus during the year,	10,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January 2 per cent.; July, 2 per cent.; and $\frac{1}{2}$ per cent. extra from accumulated earnings.	
17	State tax during the past year,	6,098.56
18	Total office expenses the past year, including salaries,	6,233.18
19	Net amount of income during the year from real estate owned,	580.96
20	What assets, if any, yielding no income during the year,	5,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	60,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS. — President, Levi S. Wells; Treasurer, W. F. Walker; Directors, Levi S. Wells, T. W. Stanley, Philip Corbin, J. A. Pickett, John B. Talcott, W. F. Walker, H. E. Russell, Thos. S. Bishop, C. S. Landers.

THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,147,310.00	Whole Amount of Deposits, \$4,035,434.43
Loans on Collateral Security, . . 93,600.00	Surplus Account, . . . 352,083.40
United States Bonds, . . . 60,000.00	Interest Account, . . . 67,988.72
Town, City, and Corp. Bds., . . 1,398,000.00	Real Estate — Rents, . . . 940.06
Railroad Bonds, . . . 1,211,750.00	
Railroad Stocks, . . . 53,000.00	
Bank Stocks in Connecticut, . . 106,300.00	
Bank Stocks in other States, . . 155,510.00	
Real Estate by Foreclosure, . . 147,011.34	
Banking House, . . . 12,000.00	
Expense Account, . . . 1,883.85	
Profit and Loss, . . . 4,821.65	
Cash in Bank, . . . 58,140.73	
Cash on hand, . . . 7,119.04	
Total Assets, . . . \$4,456,446.61	Total Liabilities, . . \$4,456,446.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, Coupon, \$	20,000.00	20,000.00	22,300.00
Currency 6s,	40,000.00	40,000.00	43,800.00
RAILROAD STOCKS.			
Boston & Albany,	7,000.00	7,000.00	14,140.00
Boston & Lowell,	4,000.00	4,000.00	7,160.00
Michigan Central,	7,200.00	7,200.00	6,552.00
New York Central & Hudson River,	16,000.00	16,000.00	16,480.00
New York, New Haven & Hartford,	18,800.00	18,800.00	37,130.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Boston, 3½s, 1919,	152,000.00	152,000.00	141,360.00
“ Brooklyn Water, 6s, 1899,	14,000.00	14,000.00	15,920.00
“ “ Bridge, 7s, 1913,	50,000.00	50,000.00	67,500.00
“ “ Park, 7s, 1915,	10,000.00	10,000.00	13,800.00
“ Buffalo, 7s, 1919,	41,000.00	41,000.00	51,250.00
“ Chicago, 7s, 1895-1899,	51,000.00	51,000.00	55,080.00
“ “ Lake View, 4s, 1908,	13,000.00	13,000.00	13,000.00
“ Cincinnati, 6s, 1900-6-9,	38,000.00	38,000.00	43,700.00
“ “ 7s, 1908,	10,000.00	10,000.00	12,500.00
“ “ 7½s, 1902-1906,	45,000.00	45,000.00	55,800.00
“ Cleveland, 6s, 1896-1898,	22,000.00	22,000.00	23,320.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
City of Louisville,	7s,	1901-1903,	\$	8,000.00	8,000.00	8,960.00
" "	4s,	1928-1930,		22,000.00	22,000.00	22,000.00
" Middletown,	6s,	1901,		23,000.00	23,000.00	25,990.00
" Milwaukee,	7s,	1902,		15,000.00	15,000.00	17,100.00
" Minneapolis,	7s,	1900,		4,000.00	4,000.00	4,440.00
" "	4½s,	1913,		10,000.00	10,000.00	10,500.00
" Kansas City,	4s,	1910,		25,000.00	25,000.00	25,000.00
" New London,	7s,	1896,		40,000.00	40,000.00	43,200.00
" " Water,	7s,	1900,		80,000.00	80,000.00	94,400.00
" " F'ding,	7s,	1905,		4,000.00	4,000.00	5,120.00
" " School,	4s,	1920,		63,000.00	63,000.00	63,000.00
" New York Dock,	7s,	1901,		71,000.00	71,000.00	88,040.00
" Portland,	6s,	1907,		3,000.00	3,000.00	3,450.00
" Rochester,	7s,	1903,		20,000.00	20,000.00	23,400.00
" Columbus,	5s,	1913,		10,000.00	10,000.00	10,650.00
" St. Louis,	6s,	1895-1905,		34,000.00	34,000.00	37,400.00
" St. Paul,	4½s,	1917-1921,		76,000.00	76,000.00	77,520.00
" "	5s,	1909-1915,		8,000.00	8,000.00	8,480.00
" "	7s,	1898,		5,000.00	5,000.00	5,500.00
" Sioux City,	4½s,	1908-1913,		68,000.00	68,000.00	68,000.00
" Duluth,	6s,	1908,		6,000.00	6,000.00	6,600.00
" Dayton,	5s,	1903,		25,000.00	25,000.00	26,000.00
" "	5s,	1918,		50,000.00	50,000.00	53,750.00
District of Columbia,	5s,	1899,		20,000.00	20,000.00	21,200.00
" "	6s,	1902,		13,000.00	13,000.00	14,040.00
Town of Montville,	6s,	1906,		30,000.00	30,000.00	36,000.00
" East Lyme,	4½s,	1905,		4,000.00	4,000.00	4,200.00
" Naugatuck,	4s,	1907-1912,		25,000.00	25,000.00	25,000.00
" Vernon,	4s,	1922,		50,000.00	50,000.00	50,000.00
" Wallingford,	4s,	1912,		20,000.00	20,000.00	20,000.00
" Ansonia,	4s,	1912,		15,000.00	15,000.00	15,000.00
" West Hartford,	4s,	1910,		5,000.00	5,000.00	5,000.00
" Windsor Locks,	4s,	1922,		25,000.00	25,000.00	25,000.00
Borough of Norwalk,	4s,	1907,		50,000.00	50,000.00	50,000.00
" Willimantic,	4s,	1914,		25,000.00	25,000.00	25,000.00
RAILROAD BONDS.						
Chicago, Rock Island & Pacific,	6s,	1917,		60,000.00	60,000.00	72,000.00
Morris & Essex,	7s,	1914,		90,500.00	90,500.00	122,175.00
New York Central,	4s,	1905,		25,000.00	25,000.00	25,250.00
Central Pacific,	6s,	1896,		20,000.00	20,000.00	20,800.00
Union "	6s,	1896-9,		58,000.00	58,000.00	60,900.00
New York, Providence & Boston,	4s,	1901,		20,000.00	20,000.00	20,400.00
New York, New Haven & Hartford,	4s,	1903,		80,000.00	80,000.00	82,000.00
" " " "	4s,	1894,		3,750.00	3,750.00	3,750.00
Greene,	7s,	1902,		25,000.00	25,000.00	29,500.00
Chicago & Southwest,	7s,	1899,		71,500.00	71,500.00	80,795.00
Iowa Falls & Sioux City,	7s,	1917,		8,000.00	8,000.00	10,000.00
Del. & Hud. Canal Co., Penn. Div.,	7s,	1917,		115,000.00	115,000.00	149,500.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.				
Delaware & Bound Brook,	7s, 1905, \$	40,000.00	40,000.00	49,200.00
New York & Harlem,	7s, 1900,	31,000.00	31,000.00	36,890.00
Rensselaer & Saratoga,	7s, 1921,	80,000.00	80,000.00	110,400.00
Sunbury & Lewistown,	7s, 1896,	31,000.00	31,000.00	32,550.00
Illinois Central,	5s, 1921,	10,000.00	10,000.00	10,700.00
" "	6s, 1898,	10,000.00	10,000.00	10,500.00
Buffalo, New York & Erie,	7s, 1916,	60,000.00	60,000.00	74,400.00
St. Louis, Jacksonville & Chicago,	7s, 1894,	10,000.00	10,000.00	10,200.00
New York, Lackawanna & Western,	6s, 1921,	64,000.00	64,000.00	76,800.00
Syracuse, Binghamton & New York,	7s, 1906,	40,000.00	40,000.00	48,800.00
Cedar Rapids & Missouri River,	7s, 1894,	5,000.00	5,000.00	5,100.00
" " " "	7s, 1916,	19,000.00	19,000.00	23,560.00
Chicago & Northwestern :—				
Madison Extension,	7s, 1911,	25,000.00	25,000.00	31,250.00
Escanaba & Lake Superior,	7s, 1901,	10,000.00	10,000.00	11,800.00
Northwestern Union,	7s, 1917,	60,000.00	60,000.00	78,000.00
Chicago & Milwaukee,	7s, 1898,	42,000.00	42,000.00	45,360.00
Des Moines & Minneapolis,	7s, 1907,	5,000.00	5,000.00	6,250.00
Chicago, Milwaukee & St. Paul :—				
Mineral Point,	5s, 1910,	40,000.00	40,000.00	40,000.00
Southwest Division,	6s, 1909,	10,000.00	10,000.00	11,700.00
Lake Superior,	5s, 1921,	6,000.00	6,000.00	6,240.00
Lacrosse & Davenport,	5s, 1919,	7,000.00	7,000.00	7,280.00
New London Northern,	5s, 1910,	5,000.00	5,000.00	5,600.00
Danb'y & Norw'k (N. Y., N. H. & H.),	5s, 1920,	25,000.00	25,000.00	29,000.00
BANK STOCKS.				
127 shares Commerce,	New London, Conn.,	12,700.00	12,700.00	15,240.00
100 " City,	" "	10,000.00	10,000.00	12,500.00
373 " Union,	" "	37,300.00	37,300.00	38,046.00
68 " Whaling,	" "	1,700.00	1,700.00	2,465.00
366 " Thames,	Norwich,	36,600.00	36,600.00	51,240.00
133 " Uncas,	" "	6,650.00	6,650.00	7,448.00
18 " Middletown,	Middletown,	1,350.00	1,350.00	1,795.50
145 " North America,	New York City,	10,150.00	10,150.00	15,732.50
165 " Metropolitan,	" "	660.00	660.00	660.00
27 " Market & Fulton,	" "	2,700.00	2,700.00	6,345.00
30 " Seventh Ward,	" "	3,000.00	3,000.00	3,750.00
300 " Phenix,	" "	6,000.00	6,000.00	6,860.00
556 " Mechanics,	" "	13,900.00	13,900.00	22,935.00
15 " Leather Manufacturers,	" "	1,500.00	1,500.00	3,375.00
60 " State of New York,	" "	6,000.00	6,000.00	6,600.00
44 " Merchants Exchange,	" "	2,200.00	2,200.00	2,860.00
140 " Commerce,	" "	14,000.00	14,000.00	23,800.00
150 " America,	" "	15,000.00	15,000.00	30,000.00
134 " Merchants,	" "	6,700.00	6,700.00	9,715.00
40 " Corn Exchange,	" "	4,000.00	4,000.00	10,000.00
174 " Continental,	" "	17,400.00	17,400.00	22,620.00
50 " City,	" "	5,000.00	5,000.00	20,500.00

THE SAVINGS BANK OF NEW LONDON. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
201 shares	American Exch., New York City, \$	20,100.00	20,100.00	29,340.00
100 "	Nassau, " "	5,000.00	5,000.00	8,500.00
80 "	Fourth, " "	8,000.00	8,000.00	15,600.00
100 "	United States Trust Co., " "	10,000.00	10,000.00	80,000.00
42 "	City, Albany, N. Y.,	4,200.00	4,200.00	4,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,755; total amount,	\$1,471,000.75
2	Number of depositors having \$1,000 and not over \$2,000,	802; total amount,	955,656.13
3	Number of depositors having over \$2,000 and not over \$10,000,	435; total amount,	1,408,369.15
4	Number of depositors having over \$10,000,	14; total amount,	200,408.40
5	Total number of depositors,	7,006; total deposits,	\$4,035,434.43
6	Largest amount due a single depositor,		30,519.81
7	Number of accounts opened during the year, 1,088; number closed,	1,002.	
8	Amount of income received during the year,		252,612.89
9	Amount of dividends declared during the year,		155,247.07
10	Amount deposited, including interest credited, the past year,		616,605.26
11	Amount withdrawn during the year,		550,221.80
12	Increase of deposits the past year,		66,383.46
13	Amount carried to surplus or profit and loss during the year,		74,539.91
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July 1st.		
17	State tax during the past year,		9,510.77
18	Total office expenses the past year, including salaries,		7,110.18
19	Net amount of income during the year from real estate owned,		6,290.98
20	What assets, if any, yielding no income during the year,		15,546.95
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		95,000.00
23	Date of annual meeting for choice of officers, first Tuesday in June.		

OFFICERS. — President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, Charles Barns, Robert Coit, Horace Coit, James Hislop, John G. Crump, Walter Learned, Frank L. Palmer, William Belcher.

SAVINGS BANK OF ROCKVILLE.

L. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$845,962.55	Whole Amt. of Deposits, \$1,304,640.87
Loans on Collateral Security, 58,625.00	Surplus Account, . . 50,000 00
Loans on Personal Sec'ty only, 96,224.45	Interest Account, . . 28,761.95
Town, City, and Corp. Bonds, 29,500.00	
Railroad Bonds, . . 23,000.00	
Bank Stocks in Connecticut, 168,090.00	
Bank Stocks in other States, 72,600.00	
Real Estate by Foreclosure, 1,946.53	
Fixtures, . . . 3,462 21	
Premium Account, . . 40,207.62	
Cash in Bank, . . . 40,865 39	
Cash on hand, . . . 2,919 07	
Total Assets, . . \$1,383,402.82	Total Liabilities, . . \$1,383,402.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Springfield City, Ill., . . . 5s, 1901, \$	2,500.00	2,500.00	2,500.00
Hartford Capitol, . . . 6s, 1897,	2,000.00	2,000.00	2,000.00
Middletown, Conn., City School Dist., 5s, 1904,	5,000.00	5,000.00	5,000.00
“ “ “ “ 5s, 1905,	5,000.00	5,000.00	5,000.00
“ “ “ “ 5s, 1906,	5,000.00	5,000.00	5,000.00
“ “ “ “ 5s, 1907,	5,000.00	5,000.00	5,000.00
“ “ “ “ 5s, 1908,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Norwich & Worcester, 6s, 1897,	3,000.00	3,000.00	3,520.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Div., 1st mort., 6s, 1920,	10,000.00	10,000.00	11,000.00
So. West. Div., 1st mort., 6s, 1909,	10,000.00	10,000.00	11,000.00
BANK STOCKS.			
410 shares First National, Rockville, Conn.,	41,000.00	41,000.00	49,200.00
125 “ Rockville Nat'l, “ “	12,500.00	12,500.00	12,500.00
81 “ Ætna, Hartford, “	8,100.00	8,100.00	9,720.00
479 “ American, “ “	23,950.00	23,950.00	28,740 00
40 “ City, “ “	4,000.00	4,000.00	4,000.00
20 “ Farmers & Mechanics, “ “	2,000.00	2,000.00	2,000.00
158 “ First, “ “	15,800.00	15,800.00	15,800.00
102 “ Hartford, “ “	10,200.00	10,200.00	15,300.00
200 “ Mercantile, “ “	20,000.00	19,960.00	15,000.00
78 “ National Exchange, “ “	3,900.00	3,900.00	4,290.00
1 “ Charter Oak, “ “	100.00	100.00	100.00

SAVINGS BANK OF ROCKVILLE. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.							
116	shares	Phoenix,	Hartford, Conn.,	\$	11,600.00	11,600.00	13,920.00
2	"	State,	"	"	200.00	180.00	200 00
95	"	Conn. Trust & Safe Dep Co.,	Htfd.,		9,500.00	9,500.00	12,000.00
8	"	First,	Meriden, Conn.,		800.00	800.00	900.00
30	"	Home,	"	"	3,000.00	3,000.00	3,750.00
15	"	Second,	Norwich,	"	1,500.00	1,500.00	1,500.00
100	"	Continental,	New York,		10,000.00	10,000.00	12,500.00
200	"	Merchants,	"	"	10,000.00	10,000.00	15,000.00
25	"	Nat. Bk. of Commerce,	"	"	2,500.00	2,500.00	4,375.00
100	"	Western,	"	"	10,000.00	10,000.00	11,000.00
50	"	Central,	"	"	5,000.00	5,000.00	6,250.00
134	"	Shoe & Leather,	"	"	13,400.00	13,400.00	14,740.00
53	"	Ninth,	"	"	5,300.00	5,300.00	5,830.00
100	"	American Exchange,	"	"	10,000.00	10,000.00	14,000.00
256	"	National Broadway,	"	"	6,400.00	6,400.00	15,360.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,620; total amount,	\$691,371.84
2	Number of depositors having \$1,000 and not over \$2,000,	262; total amount,	351,542.53
3	Number of depositors having over \$2,000 and not over \$10,000,	89; total amount,	248,782.55
4	Number of depositors having over \$10,000,	1; total amount,	12,943.95
5	Total number of depositors.	3,972; total deposits,	\$1,304,640.87
6	Largest amount due a single depositor,		12,943.95
7	Number of accounts opened during the year, 671; number closed,	554.	
8	Amount of income received during the year,		69,452.59
9	Amount of dividends declared during the year,		52,987.82
10	Amount deposited, including interests credited, the past year,		384,489.49
11	Amount withdrawn during the year,		313,405.68
12	Increase of deposits the past year,		71,083.81
13	Amount carried to surplus or profit and loss during the year,		5,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, April and October.		
17	State tax during the past year,		2,995.07
18	Total office expenses the past year, including salaries,		4,063.08
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		1,946.53
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		70,000.00
23	Date of annual meeting for choice of officers, third Tuesday in July.		

OFFICERS. — President, B. H. Bill; Treasurer, L. Bissell; Directors or Trustees, B. H. Bill, Geo. Talcott, Wm. Butler, E. I. Smith, H. L. James, A. R. Goodrich, L. Bissell, F. L. Dickinson, J. C. Hammond, Jr.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

INCORPORATED, 1853.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$163,492.44	Whole Amount of Deposits, \$432,021.57
Loans on Collateral Security, 77,027.43	Surplus Account, . . . 12,000.00
Loans on Personal Sec'y only, 61,663.89	Interest Account, . . . 9,473.43
United States Bonds, . . . 300.00	
Town, City, and Corp. Bonds, 10,196.65	
Town, City, and Bor. Notes and Orders, . . . 9,885.00	
School Dist. Notes and Orders, 15,200.00	
Railroad Bonds, . . . 25,000.00	
Bank Stocks in Connecticut, 34,300.00	
Bank Stocks in other States, 8,200.00	
Real Estate by Foreclosure, 9,200.00	
Safes and Fixtures, . . . 2,500.00	
Premium Account, . . . 14,400.00	
Cash in Bank, . . . 12,992.93	
Cash on hand, . . . 9,133.66	
Total Assets, . . . \$453,495.00	Total Liabilities, . . . \$453,495.00

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	300.00	300.00	330.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs,	7,885.00	7,885.00	7,885.00
Tolland County,	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
District No. 2, Stafford,	15,200.00	15,200.00	15,200.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Norwich, 5s, 1908,	1,000.00	1,000.00	1,080.00
" Cincinnati, 7s, 1908,	5,000.00	5,000.00	5,750.00
" " 5s, 1894-1898,	1,196.65	1,196.65	1,196.65
" Columbus, 6s, 1906,	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
La. & Mo. River, Gtd. by C. & A., 7s, 1900,	10,000.00	10,000.00	11,200.00
Northwestern Union, 7s, 1917,	10,000.00	10,000.00	12,800.00
Cedar Rapids & Missouri River, 7s, 1894,	5,000.00	5,000.00	5,000.00

SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares First	National, Stafford Springs, \$	3,500.00	3,500.00	3,675.00
50 " Second	" Norwich, . . .	5,000.00	5,000.00	5,500.00
50 " Thames	" " . . .	5,000.00	5,000.00	6,750.00
50 " Mercantile	" Hartford, . . .	5,000.00	5,000.00	4,500.00
57 " First	" " . . .	5,700.00	5,700.00	5,871.00
82 " American	" " . . .	4,100.00	4,100.00	4,920.00
60 " City,	" " . . .	6,000.00	6,000.00	6,000.00
50 " Am. Exchange	National, New York,	5,000.00	5,000.00	7,250.00
33 " Metropolitan	" " . . .	1,122.00	700.00	330.00
10 " Union Square,	" " . . .	1,000.00	1,000.00	2,000.00
15 " Western National,	" " . . .	1,500.00	1,500.00	1,635.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,399; total amount,	\$264,626.71
2	Number of depositors having \$1,000 and not over \$2,000, . . .	71; total amount,	94,075.78
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	29; total amount,	73,319.08
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	1,499; total deposits,	\$432,021.57
6	Largest amount due a single depositor, . . .		4,260.69
7	Number of accounts opened during the year, 239; number closed, 217.		
8	Amount of income received during the year, . . .		21,963.43
9	Amount of dividends declared during the year, . . .		15,259.66
10	Amount deposited, including interest credited, the past year, . . .		313,561.08
11	Amount withdrawn during the year, . . .		282,411.88
12	Increase of deposits the past year, . . .		31,149.20
13	Amount carried to surplus or profit and loss during the year, . . .		1,000.00
14	Amount of paper past due, . . .		650.00
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, October 1, 1892, April 1, 1893.		
17	State tax during the past year, . . .		897.51
18	Total office expenses the past year, including salaries, . . .		1,864.45
19	Net amount of income during the year from real estate owned, . . .		78.00
20	What assets, if any, yielding no income during the year, . . .		7,700.00
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		25,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.		

OFFICERS.—President, Charles Warren; Treasurer, Alvarado Howard; Directors or Trustees, Robbins Patten, Lucian Holt, Andrew Whiton, E. K. Taft, Orrin Converse, M. P. J. Walker, Luman Orcutt, Smith W. Page, M. H. Kinney, Freeman F. Patten.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$73,587.50	Whole Amt. of Deposits, . .	\$152,862.35
Loans on Collateral Security, . .	27,436.39	Surplus Account, . . .	3,200.00
Loans on Personal Sec'y only, . .	35,430.74	Interest Account, . . .	2,180.02
Town, City, and Borough		Profit and Loss Account, . .	1,103.33
Notes and Orders, . . .	8,100.00	Due Banks,	494.08
Bank Stocks in Connecticut, . .	8,300.00		
Bank Stocks in other States, . .	2,000.00		
Real Estate by Foreclosure, . .	998.83		
Banking House,	1,000.00		
Tax Account,	131.92		
Expense Account,	507.22		
Cash in Bank,	1,484.53		
Cash on hand,	862.64		
Total Assets,	\$159,839.77	Total Liabilities,	\$159,839.77

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Tolland County Orders, \$	7,000.00	7,000.00	7,000.00
Town of Bolton,	600.00	600.00	600.00
“ Tolland,	500.00	500.00	500.00
BANK STOCKS.			
20 shares National Shoe and Leather, N. York,	2,000.00	2,000.00	2,500.00
13 “ Hartford Trust Company,	1,300.00	1,300.00	1,690.00
70 “ Rockville National Bank,	7,000.00	7,000.00	7,250.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	427; total amount,	\$67,825.64
2	Number of depositors having \$1,000 and not over \$2,000,	26; total amount,	35,418.39
3	Number of depositors having over \$2,000 and not over \$10,000,	18; total amount,	49,618.32
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	471; total deposits,	\$152,862.35
6	Largest amount due a single depositor,		5,175.65
7	Number of accounts opened during the year, 60; number closed, 50.		

THE SAVINGS BANK OF TOLLAND. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

8	Amount of income received during the year,	\$8,640.87
9	Amount of dividends declared during the year,	5,416.17
10	Amount deposited, including interest credited, the past year,	427,471.62
11	Amount withdrawn during the year,	407,716.35
12	Increase of deposits the past year,	19,755.27
13	Amount carried to surplus or profit and loss during the year,	1,227.68
14	Amount of paper past due,	None.
15	Amount of paper charged off during the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	216.43
18	Total office expenses the past year, including salaries,	1,309.70
19	Net amount of income during the year from real estate owned,	19.50
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	7,000.00
23	Date of annual meeting for choice of officers, fourth Monday in June.	

OFFICERS. — President, Charles Underwood; Treasurer, Frank T. Newcomb; Directors or Trustees, Charles Underwood, Nathan Pierson, Edmund Joslyn, Joseph P. Root, William D. Holman.

SHELTON SAVINGS BANK.

J. TOMLINSON, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Town, City, and Borough		Whole Amount of Deposits, .	\$849.90
Notes and Orders, . . .	\$600.00		
Cash on hand, . . .	249.90		
Total Assets, . . .	\$849.90	Total Liabilities, . . .	\$849.90

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Order Town of Huntington, \$	600.00	600.00	600.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	21; total amount,	\$849.90
2	Number of depositors having \$1,000 and not over \$2,000, . . .	0; total amount,	0
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	21; total deposits,	\$849.90
6	Largest amount due a single depositor,		
7	Number of accounts opened during the year, 21; number closed, 0.		
8	Amount of income received during the year,		
9	Amount of dividends declared during the year,		
10	Amount deposited, including interest credited, the past year,		
11	Amount withdrawn during the year,		
12	Increase of deposits the past year,		
13	Amount carried to surplus or profit and loss during the year,		
14	Amount of paper past due,		
15	Amount of paper charged off the past year,		
16	Rate of dividend the last year, per cent.; when paid,		
17	State tax during the past year,		
18	Total office expenses the past year, including salaries,		
19	Net amount of income during the year from real estate owned,		
20	What assets, if any, yielding no income during the year,		
21	Are all loans upon real estate secured by first mortgage?		
22	Largest amount loaned to one individual company, society, or corporation,		
23	Date of annual meeting for choice of officers,		

OFFICERS. — President, Watson J. Miller; Treasurer, J. Tomlinson; Directors or Trustees, Frederick G. Perry, Henry N. Beardsley, Wesley L. Clark, Aaron R. Smith, Henry Berry, Thos. H. Newcomb, Gould A. Shelton.

SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$3,447,940.00 Loans on Collateral Security, 742,685.00 Loans on Personal Sec'y only, 34,000.00 United States Bonds, . 200,000.00 State Bonds, . 500,000.00 Town, City, and Corp. Bonds, 5,137,392.50 Town, City, and Borough Notes and Orders, . 210,000.00 School District Notes and Orders, . 140,200.00 Railroad Bonds, . 4,457,781.25 Railroad Stocks, . 40,800.00 Bank Stocks in Connecticut, 212,493.00 Bank Stocks in other States, 18,660.00 Real Estate by Foreclosure, 122,396.00 Banking House, . 114,381.51 Tax Account, . 17,178.16 Salary Account, . 6,895.00 Expense Account, . 3,464.89 Premium Account, . 3,215.00 Profit and Loss Account, . 522.25 Cash in Bank, . 414,255.42 Cash on hand, . 154,918.02 Suspense Account, . 540.58	Whole Amt. of Deposits, \$15,162,522.85 Surplus Account, . 566,292.48 Interest Account, . 250,702.61 Rent Account, . 200.64
Total Assets, . \$15,979,718.58	Total Liabilities, . \$15,979,718.58

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Currency Sixes, \$	200,000.00	200,000.00	218,400.00
STATE BONDS.			
Connecticut, 3s, 1910,	500,000.00	500,000.00	500,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Manchester,	35,000.00	35,000.00	35,000.00
City of Hartford,	175,000.00	175,000.00	175,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Arsenal School, Hartford, \$	43,000.00	43,000.00	43,000.00
Second North School, "	90,000.00	90,000.00	90,000.00
Washington School, "	6,700.00	6,700.00	6,700.00
Gravel Hill School, "	500.00	500.00	500.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . .	40,800.00	40,800.00	79,560.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Hartford, 4½s, 1905,	153,000.00	153,000.00	156,060.00
" " Consolidated, 3s, 1909,	75,000.00	69,992.50	71,250.00
" Meriden, 4½s, 1900-1912,	80,000.00	80,000.00	83,200.00
" New Hartford, 4s, 1901,	36,000.00	36,000.00	36,000.00
" New Britain, 4s, 1911,	100,000.00	100,000.00	100,000.00
" Enfield, 4s, 1909,	60,000.00	60,000.00	60,000.00
" New Haven, 3½s, 1911-1921,	150,000.00	150,000.00	150,000.00
" Middletown, 3½s, 1909,	100,000.00	100,000.00	100,000.00
" " 4s, 1910,	50,000.00	50,000.00	50,000.00
" Essex, 4s, 1911,	13,000.00	13,000.00	13,000.00
City of Hartford, Water Imp., 6s, 1899,	28,000.00	27,230.00	29,960.00
" " Capitol, 6s, 1897,	7,000.00	7,000.00	7,490.00
" New Haven, Sewerage, 7s, 1901,	75,000.00	75,000.00	88,500.00
" " Municipal, 4s, 1897,	13,000.00	13,000.00	13,260.00
" " Boulevard Sew., 3½s, 1903-8,	55,000.00	55,000.00	52,800.00
" N. Britain, Sewer Fund, 4s, 1899,	5,000.00	5,000.00	5,000.00
" Bridgeport, Municipal, 3½s, 1915,	5,000.00	4,900.00	5,000.00
" Meriden, Water, 3½s, 1896,	20,000.00	20,000.00	19,800.00
" Boston, " 5s, 1905,	40,000.00	40,000.00	44,000.00
" " " 5s, 1906,	25,000.00	25,000.00	27,500.00
" " Park, 3½s, 1920,	50,000.00	50,000.00	50,000.00
" Cambridge, Har. Bridge, 4s, 1918,	60,000.00	60,000.00	60,000.00
" Gloucester, Sink. Fund, 4s, 1908,	50,000.00	50,000.00	50,000.00
" Waltham, Prosp't St. Ex. 4s, 1898,	42,000.00	42,000.00	42,000.00
" Portland, Coupon, 4s, 1912,	90,000.00	90,000.00	91,800.00
" " Registered, 6s, 1896-1897,	5,000.00	5,000.00	5,250.00
" Providence, Water, 5s, 1906,	50,000.00	50,000.00	55,000.00
" " Sewer, 4s, 1921,	50,000.00	50,000.00	52,000.00
" Trenton, Funded Debt, 4s, 1911,	42,000.00	42,000.00	42,000.00
" " School House, 4s, 1911,	22,000.00	22,000.00	22,000.00
" " Street Imp't., 4s, 1900,	6,000.00	6,000.00	6,000.00
" " " 5s, 1901,	25,000.00	25,000.00	25,750.00
" " " 5s, 1901,	13,000.00	13,000.00	13,390.00
" " Refunding, 5s, 1901,	22,000.00	22,000.00	22,660.00
" " " 4s, 1903,	30,000.00	30,000.00	30,000.00
" Newark, Street Imp., 6s, 1903,	30,000.00	30,000.00	34,500.00
" " Corporate, 6s, 1909,	20,000.00	20,000.00	23,000.00
" " Water, 4s, 1908,	25,000.00	25,000.00	25,000.00
" Paterson, Sewer Certif., 5s, 1895,	25,000.00	25,000.00	25,500.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
City of Paterson, New City Hall, 5s, 1897-1903 \$	50,000.00	50,000.00	52,000.00
" " Sewer, 5s, 1903-1905,	25,000.00	25,000.00	26,000.00
" Scranton, Municipal Bld., 4s, 1905-1910,	50,000.00	49,750.00	50,000.00
" " " Imp., 4½s, 1916,	20,000.00	20,000.00	21,000.00
" Buffalo, City & Co. Hall, 7s, 1903,	50,000.00	50,000.00	60,000.00
" Dayton, Various, 4½s, 1894-1898,	45,000.00	45,000.00	45,900.00
" " Water, 4½s, 1894-1905,	38,000.00	38,000.00	38,760.00
" " Wolf Creek, 4s, 1901-1902,	14,000.00	14,000.00	14,000.00
" " Water, 4s, 1893-1906,	47,000.00	45,900.00	47,000.00
" " Park St. Sewer, 4s, 1893-1903,	20,000.00	19,560.00	20,000.00
" Cleveland Viaduct, 6s, 1897,	5,000.00	5,000.00	5,250.00
" " " 6s, 1898,	50,000.00	50,000.00	53,500.00
" " Sewer, 5s, 1894,	25,000.00	25,000.00	25,000.00
" " Funded Debt, 5s, 1901,	100,000.00	100,000.00	105,000.00
" " " 4s, 1898,	25,000.00	25,000.00	25,000.00
" " Water, 3½s, 1902,	8,000.00	7,810.00	7,840.00
" " Canal, 7s, 1895,	5,000.00	5,000.00	5,150.00
" " " 7s, 1894,	6,000.00	6,000.00	6,180.00
" " Construction, 6s, 1896,	14,000.00	14,000.00	14,560.00
" Youngstown Sewer, 5s, 1898-1901,	14,000.00	14,000.00	14,000.00
" Springfield Bridge, 5s, 1898-1899,	20,000.00	20,000.00	20,000.00
" Grand Rapids School, 5s, 1899,	10,000.00	10,000.00	10,300.00
" " " Water, 4½s, 1912,	25,000.00	25,000.00	25,750.00
" Cincinnati, Gold, 6s, 1906,	31,000.00	31,000.00	36,580.00
" " " 7s, 1897,	25,000.00	25,000.00	27,500.00
" " " 6s, 1895,	7,000.00	7,000.00	7,210.00
" Columbus, Street Imp., 6s, 1895-1896,	37,000.00	37,000.00	37,370.00
" " Various, 4s, 1908-1909,	74,000.00	74,000.00	74,000.00
" " Viaduct, 4½s, 1902,	25,000.00	25,000.00	25,500.00
" " Various, 5s, 1910-1911,	50,000.00	50,000.00	52,500.00
" " Sewer, 5s, 1895,	25,000.00	25,000.00	25,250.00
" " Street Imp., 6s, 1907,	8,000.00	8,000.00	8,400.00
" Saginaw, City Hall, 4½s, 1902-1905,	30,000.00	30,000.00	30,600.00
" " Sewer and Street, 5s, 1894-1895,	10,000.00	10,000.00	10,100.00
" Detroit, Water, 6s, 1906,	7,000.00	7,000.00	8,400.00
" " Public Imp., 3½s, 1916,	104,000.00	104,000.00	98,800.00
" " " 3½s, 1918,	75,000.00	75,000.00	72,000.00
" " Boulevard, 4s, 1921,	25,000.00	25,000.00	25,000.00
" Chicago, 7s, 1894,	27,000.00	27,000.00	27,540.00
" " 7s, 1895,	58,000.00	58,000.00	60,320.00
" " 7s, 1899,	10,000.00	10,000.00	11,400.00
" " 4s, 1901,	10,000.00	10,000.00	10,000.00
" " 4s, 1921,	100,000.00	100,000.00	100,000.00
" Kansas City, 4s, 1910,	100,000.00	100,000.00	100,000.00
" Denver, Public Imp., 4s, 1904,	50,000.00	49,750.00	47,500.00
" " " 5s, 1906,	50,000.00	50,000.00	53,000.00
" Milwaukee, Various, 5s, 1894-1901,	170,000.00	170,000.00	171,700.00
" Louisville, Park, 4s, 1930,	100,000.00	99,500.00	100,000.00
" " Funding, 5s, 1911,	50,000.00	50,000.00	53,000.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.							
City of St. Louis, Renewal,	6s,	1893,	\$		30,000.00	30,000.00	30,300.00
“ “ Various,	6s,	1894,			69,000.00	69,000.00	70,380.00
“ “ Renewal,	6s,	1899,			1,000.00	1,000.00	1,080.00
“ “ “	5s,	1900,			24,000.00	24,000.00	24,960.00
“ “ “	4s,	1908,			150,000.00	150,000.00	150,000.00
“ “ “	4s,	1918,			75,000.00	75,000.00	75,750.00
“ “ Sewer & Charter,	6s,	1895,			9,000.00	9,000.00	9,180.00
“ “ Gold,	4s,	1912,			200,000.00	200,000.00	202,000.00
“ Terre Haute, Funding,	4½s,	1900–1905,			50,000.00	50,000.00	50,500.00
“ Fort Wayne, Water,	5s,	1899,			15,000.00	15,000.00	15,450.00
“ “ “	6s,	1900,			30,000.00	30,000.00	32,400.00
“ “ Funding,	4½s,	1913,			60,000.00	60,000.00	62,400.00
“ Minneapolis,	4½s,	1917,			50,000.00	50,000.00	52,500.00
“ “	4s,	1919,			100,000.00	100,000.00	101,000.00
“ St. Paul,	5s,	1915,			50,000.00	50,000.00	53,500.00
South School, Hartford,	4s,	1925,			200,000.00	200,000.00	202,000.00
West Middle School, “	3½s,	1912,			100,000.00	100,000.00	100,000.00
Central School, Wallingford,	4s,	1904,			36,000.00	36,000.00	36,000.00
Washington School, Hartford,	4½s,	1898,			25,000.00	25,000.00	25,250.00
New London School,	4s,	1919,			21,000.00	21,000.00	21,680.00
Middletown School,	5s,	1893–1903,			35,000.00	35,000.00	35,000.00
New Haven School,	4s,	1909,			10,000.00	10,000.00	10,100.00
Borough of Willimantic,	4s,	1914,			25,000.00	25,000.00	25,000.00
“ “	4s,	1904,			10,000.00	10,000.00	10,000.00
“ Norwalk,	4s,	1927,			40,000.00	40,000.00	40,000.00
“ Wallingford,	4s,	1912,			10,000.00	10,000.00	10,000.00
Atlantic D'k Co., Br'klyn, N. Y.,	5s,	1901,			50,000.00	50,000.00	50,000.00
RAILROAD BONDS.							
Pittsburgh, Ft. Wayne & Chicago,	7s,	1912,			45,000.00	45,000.00	54,900.00
Sharon Railway,	4½s,	1919,			50,000.00	50,000.00	51,500.00
Delaware & Hudson Canal Co.,	7s,	1894,			196,000.00	196,000.00	201,880.00
“ “ Penn. Div.,	7s,	1917,			125,000.00	125,000.00	168,750.00
Rensselaer & Saratoga,	7s,	1921,			46,000.00	46,000.00	64,400.00
United New Jersey R. R. & Canal,	4s,	1929,			100,000.00	100,000.00	105,000.00
Syracuse, Binghamton & New York,	7s,	1906,			70,000.00	70,000.00	87,500.00
New York, Lackawanna & Western,	6s,	1921,			50,000.00	50,000.00	61,500.00
Morris & Essex,	7s,	1914,			101,000.00	101,000.00	136,350.00
Bald Eagle Valley,	6s,	1910,			25,000.00	25,000.00	27,000.00
Sunbury & Lewiston,	7s,	1896,			60,000.00	60,000.00	64,200.00
New York & Long Branch,	5s,	1931,			50,000.00	50,000.00	52,500.00
Pittsb'gh, McKeesp't & Youghiogheny,	6s,	1932,			150,000.00	150,000.00	187,500.00
Elmira & Williamsport,	6s,	1910,			40,000.00	40,000.00	46,800.00
Shamokin Valley & Pottsville,	7s,	1901,			22,000.00	22,000.00	25,740.00
Buffalo, New York & Erie,	7s,	1916,			20,000.00	20,000.00	25,000.00
McKeesport & Belle Vernon,	6s,	1918,			25,000.00	25,000.00	30,000.00
Central Ohio,	4½s,	1930,			100,000.00	100,000.00	101,000.00
Little Miami,	5s,	1912,			37,000.00	37,000.00	39,590.00
Illinois Central,	6s,	1898,			250,000.00	250,000.00	265,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Illinois Central,	5s, 1921,	\$ 30,000.00	30,000.00	33,300.00
“ “	3½s, 1951,	50,000.00	45,750.00	47,000.00
Terre Haute & Indianapolis,	5s, 1925,	250,000.00	250,000.00	280,000.00
Chicago, Rock Island & Pacific,	6s, 1917,	250,000.00	250,000.00	305,000.00
Chicago & Southwestern,	7s, 1899,	122,500.00	122,500.00	134,750.00
St. Louis, Jacksonville & Chicago,	7s, 1894,	200,000.00	200,000.00	202,000.00
Chicago, Milwaukee & St. Paul :—				
Southwestern Division,	6s, 1909,	125,000.00	125,000.00	140,000.00
Southern Minnesota,	6s, 1910,	10,000.00	10,000.00	11,100.00
Dubuque,	6s, 1920,	21,000.00	21,000.00	24,150.00
Mineral Point,	5s, 1910,	50,000.00	48,531.25	50,000.00
La Crosse & Davenport,	5s, 1919,	13,000.00	13,000.00	13,000.00
Wisconsin Valley,	7s, 1909,	50,000.00	50,000.00	61,500.00
Chicago & Northwestern, Mad. Exten.,	7s, 1911,	20,000.00	20,000.00	25,600.00
Chicago & Milwaukee,	7s, 1898,	154,000.00	154,000.00	169,400.00
Northwestern Union,	7s, 1917,	100,000.00	100,000.00	135,000.00
Milwaukee & Madison,	6s, 1905,	50,000.00	50,000.00	55,500.00
Cedar Rapids & Missouri River,	7s, 1894,	12,500.00	12,500.00	12,750.00
Chicago & Tomah,	6s, 1905,	100,000.00	100,000.00	110,000.00
Des Moines & Minneapolis,	7s, 1907,	24,000.00	24,000.00	28,080.00
Atchison, Topeka & Santa Fe,	4s, 1989,	185,000.00	148,000.00	135,050.00
“ “ “ Second,	1989,	50,000.00	25,000.00	21,500.00
Pacific of Missouri,	4s, 1938,	50,000.00	50,000.00	47,500.00
New York Central & Hudson River,	7s, 1903,	300,000.00	300,000.00	369,000.00
New York & Harlem,	7s, 1900,	80,000.00	80,000.00	93,600.00
Utica & Black River,	4s, 1922,	150,000.00	150,000.00	151,500.00
N. York, N. Haven & Hartford,	4s, 1903,	90,000.00	90,000.00	92,700.00
“ “ “ Debenture,	4s, 1908,	17,000.00	8,500.00	11,900.00
Danbury & Norwalk,	5s, 1920,	75,000.00	75,000.00	86,250.00
New York, Providence & Boston,	4s, 1901,	50,000.00	50,000.00	51,000.00
Norwich and Worcester,	6s, 1897,	43,000.00	43,000.00	45,580.00
New London Northern,	4s, 1910,	100,000.00	100,000.00	102,000.00
Connecticut & Passumpsic Rivers,	4s, 1943,	150,000.00	150,000.00	150,000.00
BANK STOCKS.				
50 shares Hartford Trust Co.,	Hartford,	5,000.00	5,000.00	6,500.00
30 “ Connecticut Trust Co.,	“	3,000.00	3,000.00	4,950.00
250 “ City,	“	25,000.00	24,943.00	25,000.00
188 “ Hartford	National, “	18,800.00	18,800.00	29,140.00
225 “ Phoenix	“ “	22,500.00	22,500.00	25,875.00
100 “ Farmers & Mechanics	“ “	10,000.00	10,000.00	10,000.00
300 “ Ætna	“ “	30,000.00	30,000.00	37,500.00
276 “ Charter Oak	“ “	27,600.00	27,600.00	28,152.00
173 “ American (\$50)	“ “	8,650.00	8,650.00	12,110.00
100 “ State,	“	10,000.00	9,500.00	10,500.00
115 “ First National, Meriden,	. .	11,500.00	11,500.00	13,800.00
69 “ Meriden	“ “	6,900.00	6,900.00	8,970.00
70 “ Home	“ “	7,000.00	7,000.00	8,540.00
41 “ Merchants	Norwich, . .	4,100.00	4,100.00	4,100.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
80 shares	First National	Norwich,	.\$	8,000.00	8,000.00	8,000.00
150 "	First	Litchfield,		15,000.00	15,000.00	17,250.00
50 "	American Ex. National,	New York,		5,000.00	5,000.00	7,500.00
50 "	Central	"		5,000.00	5,000.00	6,250.00
35 "	Continental	"		3,500.00	3,500.00	4,550.00
240 "	Phenix (\$20)	"		4,800.00	4,480.00	6,000.00
20 "	Metropolitan	"		2,000.00	630.00	200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	32,735; total amount,	\$6,009,290.69
2	Number of depositors having \$1,000 and not over \$2,000,	2,771; total amount,	3,735,694.80
3	Number of depositors having over \$2,000 and not over \$10,000,	1,535; total amount,	5,335,887.31
4	Number of depositors having over \$10,000,	8; total amount,	81,650.05
5	Total number of depositors,	37,049; total deposits,	\$15,162,522.85
6	Largest amount due a single depositor,		10,515.15
7	Number of accounts opened during the year,	4,474; number closed,	3,836.
8	Net amount of income received during the year,		801,920.07
9	Amount of dividends declared during the year,		570,120.24
10	Amount deposited, including interest credited, the past year,		2,926,039.50
11	Amount withdrawn during the year,		2,389,562.55
12	Increase of deposits the past year,		536,476.95
13	Amount carried to surplus or profit and loss during the year,		7,974.68
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, Dec. 1, 1892, and June 1, 1893.		
17	State tax during the past year,		34,356.33
18	Total office expenses the past year, including salaries,		27,013.55
19	Net amount of income during the year from real estate owned,		6,563.59
20	What assets, if any, yielding no income during the year,		3,280.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		175,000.00
23	Date of annual meeting for choice of officers, June.		

OFFICERS. — President, John C. Parsons; Treasurer, A. E. Hart; Directors or Trustees, Roland Mather, Joseph Langdon, Drayton Hillyer, Rowland Swift, Jonathan F. Morris, Henry K. Morgan, Appleton R. Hillyer, Gurdon W. Russell, Francis B. Cooley, Caleb M. Talcott, George L. Chase, Theodore Lyman, P. M. Hastings, John B. Corning, Thos. O. Enders, Henry Keney, J. M. Allen, Rodney Dennis, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Jacob L. Greene, Jonathan B. Bunce, Leonard Buckland, Meigs H. Whaples, James P. Taylor, A. E. Hart, Chas. E. Gross, Wm. B. Clark, James Nichols, George H. Day, Wm. C. Skinner, Ernest Cady, George E. Taintor, Samuel G. Dunham, John C. Parsons.

SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$300,565.10	Whole Amount of Deposits, \$935,135.96	
Loans on Collateral Security, . . .	65,933.11	Surplus Account, . . .	40,000.00
Loans on Personal Sec'y only, . . .	28,455.00	Interest Account, . . .	14,003.93
Town, City, and Corp. B'ds, . . .	189,980.00	Profit and Loss Account, . . .	3,180.12
Town, City, and Borough Notes and Orders, . . .	15,500.00		
School District Notes and Orders, . . .	7,975.00		
Railroad Bonds, . . .	123,000.00		
Bank Stocks in Connecticut, . . .	138,200.00		
Bank Stocks in Other States, . . .	22,600.00		
Real Estate by Foreclosure, . . .	9,299.04		
Banking House, . . .	9,249.46		
Expense Account, . . .	1,876.52		
Premium Account, . . .	70,339.12		
Safe Account, . . .	500.00		
Cash in Bank, . . .	7,370.14		
Cash on hand, . . .	1,477.52		
Total Assets, . . .	\$992,320.01	Total Liabilities, . . .	\$992,320.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Southington, \$	6,000.00	6,000.00	6,000.00
Borough of Southington,	9,500.00	9,500.00	9,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First of Southington,	4,800.00	4,800.00	4,800.00
Fourth "	2,000.00	2,000.00	2,000.00
Sixth "	150.00	150.00	150.00
Tenth "	325.00	325.00	325.00
Eleventh "	700.00	700.00	700.00
TOWN, CITY, AND CORPORATION BONDS.			
Reading, Pa., . . . 4s, 1920,	10,000.00	10,000.00	9,500.00
Harrisburgh, " . . . 5s, 1899,	5,000.00	5,000.00	5,000.00
Minneapolis, Minn., . . . 4s, 1920,	5,000.00	5,000.00	4,750.00
Kansas City, Mo., . . . 7s, 1897,	10,000.00	10,000.00	11,000.00
Chicago, Ill., . . . 7s, 1898,	1,000.00	1,000.00	1,110.00
" . . . 7s, 1899,	1,000.00	1,000.00	1,130.00
Columbus, Ohio, . . . 6s, 1904,	7,000.00	7,000.00	7,560.00
" " . . . 6s, 1896,	4,500.00	4,500.00	4,635.00

SOUTHINGTON SAVINGS BANK. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.							
Columbus, Ohio,	.	6s,	1898,	\$	5,500.00	5,500.00	5,830.00
Cincinnati,	"	7 $\frac{3}{10}$ s,	1902,		21,000.00	21,000.00	25,200.00
"	"	7s,	1908,		16,000.00	16,000.00	20,320.00
"	"	6s,	1909,		4,000.00	4,000.00	4,680.00
"	"	7s,	1904,		4,000.00	4,000.00	4,840.00
Cleveland,	"	5s,	1895,		5,000.00	5,000.00	5,000.00
Duluth, Minn.,	.	4s,	1920,		5,000.00	5,000.00	4,750.00
St. Paul,	"	5s,	1909,		5,000.00	5,000.00	5,250.00
"	"	4s,	1920,		5,000.00	5,000.00	5,000.00
Louisville, Ky.,	.	4s,	1928,		4,000.00	3,980.00	3,800.00
Newark, N. J.,	.	4s,	1922,		5,000.00	5,000.00	5,000.00
Paterson,	"	5s,	1895,		5,000.00	5,000.00	5,000.00
Trenton,	"	4s,	1903,		9,000.00	9,000.00	9,000.00
Denver, Col.,	.	4s,	1904,		10,000.00	10,000.00	10,000.00
Orange, Conn.,	.	4 $\frac{1}{2}$ s,	1909,		3,000.00	3,000.00	3,000.00
New Haven,	"	3 $\frac{1}{2}$ s,	1923,		10,000.00	10,000.00	9,000.00
W. Hartford,	"	4s,	1902,		10,000.00	10,000.00	10,000.00
"	"	4s,	1920,		10,000.00	10,000.00	10,000.00
Portland,	"	4s,	1905,		5,000.00	5,000.00	4,750.00
Bristol,	"	4s,	1911,		5,000.00	5,000.00	4,750.00
RAILROAD BONDS.							
New York Cen. & Hudson Riv.,	7s,	1903,			10,000.00	10,000.00	12,000.00
New York & Harlem,	7s,	1900,			5,000.00	5,000.00	5,750.00
Chicago, Milwaukee & St. Paul:—							
Mineral Point Division,	5s,	1910,			15,000.00	15,000.00	15,000.00
Chic. & Pacific West'n	"	5s,	1921,		5,000.00	5,000.00	5,450.00
Dubuque	"	6s,	1920,		5,000.00	5,000.00	5,900.00
Chicago & Northwestern:—							
Menominee Extension,	7s,	1911,			10,000.00	10,000.00	12,500.00
Chicago & Tomah,	6s,	1905,			10,000.00	10,000.00	11,500.00
Northwestern Union,	7s,	1917,			15,000.00	15,000.00	19,500.00
Iowa Division,	4 $\frac{1}{2}$ s,	1902,			5,000.00	5,000.00	5,000.00
Chicago & Southwestern,	7s,	1899,			5,000.00	5,000.00	5,750.00
Iowa Falls & Sioux City,	7s,	1917,			15,000.00	15,000.00	19,500.00
Shamokin Valley & Pottsville,	7s,	1901,			5,000.00	5,000.00	5,750.00
Evansville & Terre Haute,	5s,	1930,			5,000.00	5,000.00	5,000.00
Morris & Essex,	7s,				5,000.00	5,000.00	6,000.00
Illinois Central, Springfield Division,	6s,	1898,			3,000.00	3,000.00	3,150.00
Pittsb'gh, McK'sp't & Youghiogheny,	6s,	1932,			5,000.00	5,000.00	6,250.00
BANK STOCKS.							
20 shares National Exchange,	Hartford,				1,000.00	960.00	1,200.00
22 " Aetna National,	"				2,200.00	2,200.00	2,640.00
31 " Charter Oak	"				3,100.00	3,100.00	3,100.00
64 " First	"				6,400.00	6,400.00	6,720.00
175 " American	"				8,750.00	8,750.00	10,500.00
6 " Far. & Mech.	"				600.00	600.00	600.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
16	shares	Phoenix	National,	Hartford, \$	1,600.00	1,600.00	1,920.00
32	"	City;	"	"	3,200.00	3,200.00	3,200.00
144	"	Yale	"	New Haven,	14,400.00	14,400.00	16,560.00
158	"	Merchants	"	"	7,900.00	7,900.00	7,900.00
35	"	Tradesmen's	"	"	3,500.00	3,500.00	4,725.00
244	"	N. Haven Co.	"	"	2,440.00	2,440.00	3,050.00
28	"	Second	"	"	2,800.00	2,800.00	4,340.00
10	"	Middletown	"	Middletown,	750.00	750.00	1,012.50
56	"	Middlesex Co.	"	"	5,600.00	5,600.00	5,600.00
30	"	First	"	"	3,000.00	3,000.00	3,150.00
48	"	"	"	Norwich,	4,800.00	4,800.00	4,800.00
40	"	Second	"	"	4,000.00	4,000.00	4,400.00
50	"	Thames	"	"	5,000.00	5,000.00	7,000.00
157	"	First	"	Meriden,	15,700.00	15,700.00	17,270.00
147	"	Home	"	"	14,700.00	14,700.00	17,640.00
150	"	Meriden	"	"	15,000.00	15,000.00	22,500.00
41	"	Birmingham	"	"	4,100.00	4,100.00	6,970.00
15	"	New Britain	"	"	1,500.00	1,500.00	2,400.00
62	"	Southington	"	"	6,200.00	6,200.00	6,510.00
100	"	Commerce	"	New York,	10,000.00	10,000.00	19,000.00
50	"	Merchants	"	"	2,500.00	2,500.00	3,750.00
76	"	American Ex.	"	"	7,600.00	7,600.00	12,008.00
15	"	Shoe & Leather	"	"	1,500.00	1,500.00	2,325.00
10	"	Republic	"	"	1,000.00	1,000.00	1,700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,889; total amount,	\$339,326.09
2	Number of depositors having \$1,000 and not over \$2,000,	162; total amount,	217,256.80
3	Number of depositors having over \$2,000 and not over \$10,000,	106; total amount,	358,984.34
4	Number of depositors having over \$10,000,	1; total amount,	19,568.73
5	Total number of depositors,	2,158; total deposits,	\$935,135.96
6	Largest amount due a single depositor,		19,568.73
7	Number of accounts opened during the year, 273; number closed,	250.	
8	Amount of income received during the year,		53,633.42
9	Amount of dividends declared during the year,		40,243.53
10	Amount deposited, including interest credited, the past year,		179,933.04
11	Amount withdrawn during the year,		137,200.29
12	Increase of deposits the past year,		42,732.75
13	Amount carried to surplus or profit and loss during the year,		441.02
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.

SOUTHINGTON SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July.	
17	State tax during the past year.	\$2,069.89
18	Total office expenses the past year, including salaries.	2,898.27
19	Net amount of income during the year from real estate owned.	299.13
20	What assets, if any, yielding no income during the year.	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation.	32,500.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS.—President, W. S. Plumb; Treasurer, L. B. Neal; Directors or Trustees, Amon Bradley, George B. Finch, Charles D. Barnes, Merit N. Woodruff, M. H. Holcomb, James H. Pratt, James H. Osborne, W. H. Cummings, Edwin P. Hotchkiss, Charles H. Clark.

SOUTH NORWALK SAVINGS BANK.

JOHN H. KNAPP, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$494,835.00	Whole Amt. of Deposits, . .	\$700,933.76
Loans on Collateral Security, . .	53,747 33	Surplus Account, . . .	57,000.00
Loans on Personal Sec'y only, . .	10,350.00	Interest Account, . . .	14,294.80
Town, City, and Corp. Bonds, . .	97,886.25	Profit and Loss Account, . .	6,977.45
Town, City, and Borough Notes and Orders, . . .	80,195.96		
School Dist. Notes and Orders, . .	13,075.00		
Bank Stocks in Connecticut, . .	7,400.00		
Bank Stocks in other States, . .	1,800.00		
Real Estate by Foreclosure, . .	2,816.73		
Tax Account, . . .	838.30		
Expense Account, . . .	567.17		
Cash in Bank, . . .	15,694.27		
Total Assets, . . .	\$779,206.01	Total Liabilities, . . .	\$779,206.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of South Norwalk, notes, \$	80,195.96	80,185.96	80,195.96
SCHOOL DISTRICT NOTES AND ORDERS.			
So. Norwalk Union School District, notes, . .	11,600.00	11,600.00	11,600.00
Five Mile River " " " "	1,475.00	1,475.00	1,475.00
TOWN, CITY, AND CORPORATION BONDS.			
St. Louis, Mo., 6s,	8,000.00	8,000.00	8,000.00
Chicago, Ill., 7s,	10,000.00	10,976.25	10,976.25
Columbus, Ohio, 6s,	17,000.00	17,150.00	17,150.00
Omaha, Neb., 5s,	10,000.00	10,962.50	10,962.50
Denver, Col., 4s,	10,000.00	9,637.50	9,637.50
Cleveland, Ohio, 7s,	1,000.00	1,000.00	1,000.00
Youngstown, Ohio, 6s,	18,700.00	18,700.00	18,700.00
Springfield, Ohio, 6s,	5,760.00	5,760.00	5,760.00
Dubuque, Iowa, 6s,	8,000.00	8,000.00	8,000.00
Sioux City, Iowa, 6s,	3,700.00	3,700.00	3,700.00
Davenport, Ohio, 6s,	4,000.00	4,000.00	4,000.00
BANK STOCKS.			
60 shares City National, So. Norwalk, Conn.,	6,000.00	6,000.00	6,600.00
9 " First " " " " "	900.00	900.00	900.00
5 " " " New Canaan, " "	500.00	500.00	500.00
18 " Western National, New York City,	1,800.00	1,800.00	1,800.00

SOUTH NORWALK SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,203; total amount,	\$414,219.13
2	Number of depositors having \$1,000 and not over \$2,000,	148; total amount,	193,965.87
3	Number of depositors having over \$2,000 and not over \$10,000,	38; total amount,	92,748.76
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,389; total deposits,	\$700,933.76
6	Largest amount due a single depositor,		3,360.77
7	Number of accounts opened during the year, 463; number closed,	519.	
8	Amount of income received during the year,		40,307.91
9	Amount of dividends declared during the year,		26,974.66
10	Amount deposited, including interest credited, the past year,		272,671.83
11	Amount withdrawn during the year,		271,082.41
12	Increase of deposits the past year,		1,589.42
13	Amount carried to surplus or profit and loss during the year,		7,385.56
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		1,676.60
18	Total office expenses the past year, including salaries,		2,191.55
19	Net amount of income during the year from real estate owned,		254.00
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		32,000.00
23	Date of annual meeting for choice of officers, in July.		

OFFICERS. — President, Alden Solmans; Treasurer, John H. Knapp; Directors or Trustees, Alden Solmans, John H. Knapp, Dudley P. Ely, Edwin Adams, Oliver W. Weed, Henry I. Smith, John H. Ferris, Edward Beard, John H. Light.

SOUTHPORT SAVINGS BANK.

CHAS. C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$183,628.00	Whole Amt. of Deposits, . .	\$601,187.27
Loans on Collateral Security, . .	1,300.00	Surplus Account, . . .	20,000.00
Town, City, and Corp. Bonds, . .	186,500.00	Profit and Loss Account, . .	47,210.44
Railroad Bonds, . . .	263,000.00		
Bank Stocks in Connecticut, . .	8,100.00		
Bank Stocks in other States, . .	7,100.00		
Banking House, . . .	5,000.00		
Expense Account, . . .	1,265.22		
Cash in Bank, . . .	11,738.00		
Cash on hand, . . .	766.49		
Total Assets, . . .	\$668,397.71	Total Liabilities, . . .	\$668,397.71

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, City, . . . 7s, 1900, \$	25,000.00	25,000.00	30,000.00
Brooklyn, " . . . 7s, 1915,	1,000.00	1,000.00	1,300.00
Chicago, " . . . 7s, 1894,	14,000.00	14,000.00	14,000.00
" " . . . 7s, 1895,	4,000.00	4,000.00	4,040.00
" " . . . 7s, 1896,	3,000.00	3,000.00	3,060.00
Cincinnati, " . . . 7s, 1904,	3,000.00	3,000.00	3,600.00
" " . . . 6s, 1894,	4,000.00	4,000.00	4,000.00
" " . . . 5s, 1910,	10,000.00	10,000.00	10,300.00
Columbus, " . . . 6s, 1896,	8,000.00	8,000.00	8,000.00
" " . . . 6s, 1900,	11,000.00	11,000.00	11,110.00
" " . . . 6s, 1903,	4,000.00	4,000.00	4,120.00
" " . . . 6s, 1905,	5,500.00	5,500.00	5,775.00
" " . . . 6s, 1906,	5,000.00	5,000.00	5,300.00
Omaha, " . . . 5s, 1904,	15,000.00	15,000.00	15,000.00
" " . . . 5s, 1909,	10,000.00	10,000.00	10,200.00
St. Louis, " . . . 6s, 1894,	4,000.00	4,000.00	4,000.00
" " . . . 4s, 1908,	50,000.00	50,000.00	50,000.00
Danbury Borough, . . . 4½s, 1900,	10,000.00	10,000.00	10,100.00
RAILROAD BONDS.			
Illinois Central, . . . 3½s, 1951,	40,000.00	40,000.00	37,000.00
New York Central, . . . 7s, 1903,	30,000.00	30,000.00	36,000.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, . . . 5s, 1910,	18,000.00	18,000.00	18,000.00
Chicago & Pacific Western Div., . . 5s, 1921,	15,000.00	15,000.00	16,125.00
Southwestern Division, . . . 6s, 1909,	20,000.00	20,000.00	21,200.00
Dubuque " . . . 6s, 1920,	6,000.00	6,000.00	6,900.00

SOUTHPORT SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Ottumwa & Cedar Falls, C. & N.W., 5s, 1909, \$	31,000.00	31,000.00	31,310.00
Delaware & Hudson Canal Co., 7s, 1894,	10,000.00	10,000.00	10,200.00
“ “ “ “ 7s, 1917,	5,000.00	5,000.00	5,600.00
Atchison, Topeka & Santa Fe, 4s, 1889,	11,000.00	11,000.00	8,085.00
“ “ “ “ Income, 5s, 1889,	5,000.00	5,000.00	2,000.00
Northwestern Union, 7s, 1917,	19,000.00	19,000.00	24,320.00
New York, Lackawanna & Western, 6s, 1921,	10,000.00	10,000.00	12,500.00
Midland of N. Jersey (N. Y., S. & W.), 6s, 1910,	6,000.00	6,000.00	6,780.00
St. Louis, Jack. & Chicago (C. & A.), 7s, 1894,	10,000.00	10,000.00	10,350.00
Warren (second 7s, 1st lien), 7s, 1900,	1,000.00	1,000.00	1,200.00
Cedar Rapids & Missouri River, 7s, 1916,	1,000.00	1,000.00	1,250.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	26,750.00
BANK STOCKS.			
60 shares Central National, Middletown, Conn.,	4,500.00	4,500.00	4,815.00
16 “ Norwalk “ Norwalk, “	1,600.00	1,600.00	1,600.00
20 “ Southport “ Southport, “	2,000.00	2,000.00	4,000.00
22 “ Continental “ New York City,	2,200.00	2,200.00	2,860.00
14 “ Central “ “ “	1,400.00	1,400.00	1,540.00
30 “ Bank State of New York, “ “	3,000.00	3,000.00	3,210.00
5 “ St. Nicholas, “ “	500.00	500.00	575.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,002; total amount,	\$217,943.56
2	Number of depositors having \$1,000 and not over \$2,000,	139; total amount,	191,125.43
3	Number of depositors having over \$2,000 and not over \$10,000,	59; total amount,	181,229.98
4	Number of depositors having over \$10,000,	1; total amount,	10,888.30
5	Total number of depositors,	1,201; total deposits,	\$601,187.27
6	Largest amount due a single depositor,		10,888.30
7	Number of accounts opened during the year, 145; number closed, 139.		
8	Amount of income received during the year,		34,131.76
9	Amount of dividends declared during the year,		25,889.03
10	Amount deposited, including interest credited, the past year,		107,815.55
11	Amount withdrawn during the year,		84,169.51
12	Increase of deposits the past year,		23,646.04
13	Amount carried to surplus or profit and loss during the year,		2,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4½ per cent.; when paid, 2½ per cent. January, 2 per cent. July, 1893.		
17	State tax during the past year,		1,333.24
18	Total office expenses the past year, including salaries,		3,498.57

SOUTHPORT SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .	\$20,000.00
23	Date of annual meeting for choice of officers, about July 1st.	

OFFICERS. — President, John H. Perry; Treasurer, Charles C. Perry; Directors or Trustees, John H. Perry, Oliver Bulkley, Francis Jelliff, Ebenezer Monroe, W. B. Meeker, Chas. M. Taintor, Franklin Bulkley, Simon C. Sherwood, Benj. A. Bulkley, John H. Wood, Edward Henshaw, Chas. C. Perry, Charles Jennings, John A. Gorham, Arthur O. Jennings, C. O. Jelliff.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHAS. F. HARWOOD, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$166,132.23	Whole Amt. of Deposits, \$465,334.51
Loans on Collateral Security, 97,243.00	Surplus Account, . . 11,000.00
Loans on Personal Sec'ty only, 14,700.00	Interest Account, . . 8,180.45
Town, City, and Corp'n B'ds, 77,000.00	Profit and Loss Account, . 1,076.20
Railroad Bonds, . . . 75,500.00	
Bank Stocks in Connecticut, 26,250.00	
Real Estate by Foreclosure, 55.00	
Cash in Bank, . . . 26,964.62	
Cash on hand, . . . 1,746.31	
Total Assets, . . \$485,591.16	Total Liabilities, . \$485,591.16

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Newark, N. J., 4s, 1922, . \$	25,000.00	25,000.00	25,000.00
" Columbus, O. (St. Imp.), 6s, Various,	52,000.00	52,000.00	54,600.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul:—			
Chicago & Milwaukee Division, 7s, 1903,	9,000.00	10,800.00	10,800.00
Southwestern " 6s, 1909,	11,000.00	12,100.00	12,100.00
Wisconsin Valley " 7s, 1909,	5,500.00	6,600.00	6,600.00
Dubuque " 6s, 1920,	5,000.00	5,500.00	5,600.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	12,500.00	12,500.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	8,000.00	8,000.00	8,400.00
Terre Haute & Indianapolis, Cons'd, 5s, 1925,	20,000.00	20,000.00	22,000.00
BANK STOCKS.			
100 shares Second National, Norwich, . .	10,000.00	10,000.00	11,000.00
50 " First " " . .	5,000.00	5,000.00	5,250.00
55 " Mercantile " Hartford, . .	5,500.00	4,950.00	4,950.00
6 " Farmers & Mech's Nat., Hartford, . .	600.00	600.00	660.00
8 " First National, Wallingford, . .	800.00	800.00	900.00
14 " Rockville National, . . .	1,400.00	1,400.00	1,540.00
35 " First National, Stafford Springs, . .	3,500.00	3,500.00	3,850.00

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—CONT'D.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,327; total amount,	\$261,794.28
2	Number of depositors having \$1,000 and not over \$2,000,	78; total amount,	107,961.41
3	Number of depositors having over \$2,000 and not over \$10,000,	33; total amount,	95,578.82
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,438; total deposits,	\$465,334.51
6	Largest amount due a single depositor,		5,554.55
7	Number of accounts opened during the year, 239; number closed,	211.	
8	Amount of income received during the year,		26,302.69
9	Amount of dividends declared during the year,		17,955.04
10	Amount deposited, including interest credited, the past year,		138,899.43
11	Amount withdrawn during the year,		125,911.24
12	Increase of deposits the past year,		12,988.19
13	Amount carried to surplus or profit and loss during the year,		2,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		1,028.58
18	Total office expenses the past year, including salaries,		1,949.73
19	Net amount of income during the year from real estate owned,		6.00
20	What assets, if any, yielding no income during the year?		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		13,500.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS. — President, Edwin C. Pinney; Treasurer, Charles F. Harwood; Directors or Trustees, Wm. M. Corbin, J. H. Reed, Geo. C. Parkess, E. O. Dimock, Davis A. Baker, J. J. Ellis, James McLaughlin, James Risley, W. G. Ellis, R. G. Beebe.

STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, \$1,303,397.00	Whole Amount of Deposits, \$2,459,678.66
Loans on Collateral Sec'ty, 411,059.00	Surplus Account, . . . 150,000.00
Loans on Personal Sec'ty only, 20,600.00	Interest Account, . . . 73,056.09
Town, City, and Corp. Bonds, 208,725.00	Profit and Loss Account, . . 81,500.18
Town, City, and Borough	Rent Account, 913.55
Notes and Orders, . . . 90,500.00	
School Dist. Notes and Orders, 210.00	
Railroad Bonds, . . . 489,338.75	
Bank Stocks in Connecticut, 66,929.00	
Bank Stocks in other States, 4,000.00	
Stamford Gas Light Co. Stock, 400.00	
Real Estate by Foreclosure, 8,836.60	
Banking House, . . . 38,926.27	
Safe and Furniture Account, 6,500.00	
Tax Account, 3,174.49	
Returnable Tax and Ins. Acc't, 132.97	
Expense Account, . . . 3,731.79	
Suspense, 75.98	
Cash in Bank, 73,062.30	
Cash on hand, 35,549.33	
Total Assets, . . . \$2,765,148.48	Total Liabilities, . . \$2,765,148.48

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Greenwich, \$	1,500.00	1,500.00	1,500.00
Borough of Stamford,	20,000.00	20,000.00	20,000.00
Town of Stamford,	69,000.00	69,000.00	69,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Noroton School District,	210.00	210.00	210.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, Ohio, . . . 7s, 1908,	11,000.00	12,980.00	13,200.00
" Newark, N. J., . . . 4s, 1992,	10,000.00	10,000.00	10,000.00
" St. Louis, Mo., . . . 6s, 1906,	15,000.00	16,050.00	17,250.00
" Columbus, Ohio, . . . 6s, 1896,	4,000.00	4,000.00	4,120.00
" " " . . . 6s, 1903,	2,000.00	2,000.00	2,080.00
" " " . . . 6s, 1897,	6,000.00	6,000.00	6,180.00
" " " . . . 6s, 1906,	8,000.00	8,000.00	8,240.00
" Bath, Me., . . . 4s, 1911,	8,000.00	8,000.00	8,000.00
" Dubuque, Iowa, . . . 5s, 1899,	5,000.00	5,000.00	5,000.00
" " " . . . 5s, 1900,	20,000.00	20,400.00	20,200.00
" St. Joseph, Mo., . . . 4s, 1901,	1,000.00	995.00	1,000.00
" Paterson, N. J., . . . 5s, 1895,	15,000.00	15,300.00	15,150.00

STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.			
Borough of Stamford, Conn., . . . 4s, 1896, \$	20,000.00	20,000.00	20,000.00
“ “ “ “ . . . 4s, 1901,	20,000.00	20,000.00	20,000.00
“ Norwalk, “ . . . 4s, 1896,	10,000.00	10,000.00	10,000.00
“ “ “ “ . . . 4s, 1907,	20,000.00	20,000.00	20,000.00
“ “ “ “ . . . 4s, 1927,	20,000.00	20,000.00	20,000.00
“ Birmingham, Conn., . . . 4s, 1908,	10,000.00	10,000.00	10,000.00
RAILROAD BONDS.			
Terre Haute & Indianapolis, coup., 5s, 1925,	25,000.00	28,287.50	28,250.00
N. Y. Central & Hudson River, reg., 7s, 1903,	10,000.00	12,000.00	12,000.00
“ “ “ coup., 7s, 1903,	11,000.00	13,200.00	13,200.00
Illinois Central, Springfield Div., 6s, 1898,	34,000.00	36,040.00	35,700.00
N. Y., New Haven & Hartford, reg., 4s, 1903,	30,000.00	30,000.00	30,000.00
Chicago & Northwestern:—			
Madison Extension, coup., 7s, 1911,	16,000.00	20,000.00	20,000.00
Northwestern Union Div., “ 7s, 1917,	55,000.00	69,300.00	70,400.00
Chicago & Tomah, “ 6s, 1905,	10,000.00	11,000.00	11,200.00
Chicago, Milwaukee & St. Paul:—			
Chic. & Pacific, West'n Div., “ 5s, 1921,	20,000.00	20,000.00	21,500.00
Mineral Point “ “ 5s, 1910,	35,000.00	33,998.75	35,000.00
Southwest “ “ 6s, 1909,	30,000.00	32,400.00	32,400.00
Dubuque “ “ 6s, 1920,	35,000.00	38,500.00	38,500.00
Ottumwa, Cedar Falls & St. Paul, “ 5s, 1909,	20,000.00	20,000.00	20,100.00
Shamokin Valley & Pottsville, “ 7s, 1901,	30,000.00	34,532.50	34,200.00
Jefferson, Madison & Ind'napolis, “ 7s, 1906,	8,000.00	8,400.00	8,640.00
Wisconsin Valley, Prior 1st mort., “ 7s, 1909,	11,000.00	12,980.00	13,200.00
Delaware & Bound Brook, “ 7s, 1905,	9,000.00	10,800.00	10,800.00
Fonda, Johnstown & Gloversv'le, “ 7s, 1900,	10,000.00	11,200.00	11,200.00
Sharon, “ “ 4½s, 1919,	12,000.00	12,000.00	12,240.00
Evansv'le & Ter. Haute, Sul. Coal Br., 5s, 1930,	34,000.00	34,700.00	35,020.00
BANK STOCKS.			
478 shares Stamford National, Stamford,	14,340.00	20,397.50	23,900.00
15 “ Hurlbut, Winsted,	1,500.00	2,100.00	2,250.00
14 “ Farmers & Mechan's Nat'l, Hartford,	1,400.00	1,540.00	1,512.00
80 “ First National, Norwich,	8,000.00	8,000.00	8,000.00
20 “ Pequonnock National, Bridgeport,	2,000.00	2,320.00	2,400.00
77 “ National Pahquioque, Danbury,	7,700.00	9,933.00	10,010.00
30 “ City National, South Norwalk,	3,000.00	3,210.00	3,240.00
30 “ The Western National, New York,	3,000.00	4,000.00	3,270.00
50 “ Danbury “ Danbury,	5,000.00	6,500.00	6,250.00
39 “ Fairfield County “ Norwalk,	3,900.00	3,900.00	3,900.00
25 “ Second “ New Haven,	2,500.00	4,450.00	4,250.00
13 “ Birmingham “ Birmingham,	1,300.00	2,216.50	2,210.00
22 “ Nat'l Bank of Norwalk, Norwalk,	2,200.00	2,362.00	2,354.00
GAS STOCK.			
16 shares Stamford Gas Light Company,	400.00	400.00	400.00

STAMFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,965; total amount,	\$1,048,708.47
2	Number of depositors having \$1,000 and and not over \$2,000,	442; total amount,	601,820.26
3	Number of depositors having over \$2,000 and not over \$10,000,	215; total amount,	731,547.95
4	Number of depositors having over \$10,000,	6; total amount,	77,601.98
5	Total number of depositors,	5,628; total deposits,	\$2,459,678.66
6	Largest amount due a single depositor,		16,369.00
7	Number of accounts opened during the year, 591; number closed,	761.	
8	Amount of income received during the year,		144,592.16
9	Amount of dividends declared during the year,		94,752.22
10	Amount deposited, including interest credited, the past year,		562,999.16
11	Amount withdrawn during the year,		554,250.64
12	Increase of deposits the past year,		8,748.52
13	Amount carried to surplus or profit and loss during the year,		20,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		6,072.97
18	Total office expenses the past year, including salaries,		7,736.03
19	Net amount of income during the year from real estate owned,		2,224.14
20	What assets, if any, yielding no income during the year,		73,190.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		69,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS.—President, George H. Hoyt; Vice-President, Charles A. Hawley; Treasurer, Franklin Miller; Directors or Trustees, William W. Skiddy, Albert G. Weed, William H. Judd, Theodore Leeds, Charles H. Lounsbury, Amos M. Brush, Franklin Miller, Stephen E. Reed, Dwight Waugh.

STATE SAVINGS BANK, HARTFORD.

JOHN W. STEDMAN, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,441,448.35	Whole Amt. of Deposits, . \$3,774,513.01
Loans on Collateral Security, 143,793.00	Surplus Account, . . 113,228.27
Loans on Personal Sec'y only, 7,200.00	Interest Account, . . 24,401.68
United States Bonds, . . 52,000.00	
Town, City, and Corp. Bonds, 245,000.00	
Railroad Bonds, . . 1,099,500.00	
Bank Stocks in Connecticut, 351,304.50	
Real Estate by Foreclosure, 316,391.33	
Banking House, . . 34,000.00	
Expense Account, . . 9,759.58	
Premium Account, . . 80,000.00	
Cash in Bank, . . 111,458.31	
Cash on hand, . . 20,287.89	
Total Assets, . . \$3,912,142.96	Total Liabilities, . \$3,912,142.96

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	50,000.00	52,000.00	55,000.00
CITY BONDS.			
City of Cincinnati, Ohio, 7 $\frac{3}{10}$ s, 1906,	100,000.00	125,000.00	125,000.00
" " " 7 $\frac{3}{10}$ s, 1902,	100,000.00	120,000.00	120,000.00
RAILROAD BONDS.			
Baltimore & Cumberland Valley, 6s, 1931,	40,000.00	50,000.00	50,000.00
Buffalo, New York & Erie, 7s, 1916,	100,000.00	135,000.00	135,000.00
Central Ohio, 4 $\frac{1}{2}$ s, 1930,	11,000.00	11,000.00	11,300.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	20,000.00	22,000.00	23,000.00
Mineral Point " 5s, 1910,	40,000.00	40,000.00	40,000.00
Southwestern " 6s, 1909,	20,000.00	22,000.00	22,500.00
Chicago & Northwestern:—			
Cedar Rapids & Missouri River, 7s, 1916,	50,000.00	65,000.00	66,000.00
Iowa Midland, 8s, 1900,	50,000.00	60,000.00	62,000.00
Madison Extension, 7s, 1911,	50,000.00	65,000.00	66,000.00
Menominee " 7s, 1911,	50,000.00	65,000.00	66,000.00
Northwestern Union, 7s, 1917,	50,000.00	65,000.00	67,000.00
Chicago & Rock Island, 6s, 1917,	8,000.00	9,000.00	10,000.00
Delaware, Lackawanna & Western:—			
Morris & Essex, 7s, 1914,	30,000.00	37,500.00	39,000.00
Warren, 7s, 1900,	35,000.00	40,000.00	41,000.00

STATE SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Delaware & Bound Brook,	7s,	1905,	\$	20,000.00	25,000.00	25,000.00
Evansville & Terre Haute:—						
Sullivan County Coal Branch,	5s,	1930,		6,000.00	6,000.00	6,000.00
Mount Vernon Branch,	6s,	1923,		4,000.00	4,000.00	4,000.00
Fonda, Johnstown & Gloversville,	6s,	1921,		10,000.00	12,000.00	12,500.00
Illinois Central:—						
Iowa Falls & Sioux City,	7s,	1917,		40,000.00	50,000.00	52,000.00
Springfield Division,	6s,	1898,		7,000.00	7,000.00	7,500.00
Joliet & Northern Indiana,	7s,	1907,		100,000.00	125,000.00	125,000.00
Oswego & Rome,	7s,	1915,		37,000.00	46,000.00	50,000.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,		20,000.00	25,000.00	26,000.00
Saginaw & Western,	6s,	1913,		30,000.00	30,000.00	30,000.00
Shamokin Valley & Pottsville,	7s,	1901,		20,000.00	23,000.00	24,000.00
Staten Island,	4½s,	1943,		60,000.00	60,000.00	62,000.00
BANK STOCKS.						
40 shares Ætna National, Hartford, Conn.,				4,000.00	4,000.00	5,000.00
420 " American " " "				21,000.00	27,454.50	28,000.00
40 " Charter Oak " " "				4,000.00	4,000.00	4,000.00
40 " Exchange " " "				2,000.00	2,000.00	2,500.00
50 " Farm. & Mech. " " "				5,000.00	5,000.00	5,500.00
253 " First " " "				25,300.00	25,300.00	26,500.00
60 " Hartford " " "				6,000.00	8,000.00	9,000.00
600 " Mercantile " " "				60,000.00	60,000.00	57,000.00
110 " Phoenix " " "				11,000.00	13,000.00	13,500.00
140 " City, " " "				14,000.00	14,000.00	14,000.00
10 " Conn. River Bank's Co., " " "				1,000.00	1,000.00	1,000.00
270 " Conn. T. & S. D. Co., " " "				27,000.00	36,000.00	43,000.00
250 " Security Company, " " "				25,000.00	31,250.00	40,000.00
17 " State Bank, " " "				1,700.00	1,700.00	1,800.00
80 " Central National, Middletown, " " "				6,000.00	8,000.00	8,400.00
10 " Citizens " Waterbury, " " "				1,000.00	1,200.00	1,500.00
100 " First " Meriden, " " "				10,000.00	11,000.00	11,500.00
100 " Home " " " "				10,000.00	12,000.00	13,000.00
23 " New Britain " New Britain, " " "				2,300.00	3,000.00	3,300.00
50 " First " Litchfield, " " "				5,000.00	5,800.00	6,000.00
80 " First " Norwich, " " "				8,000.00	8,000.00	8,000.00
100 " Second " " " "				10,000.00	10,000.00	11,000.00
250 " Thames " " " "				25,000.00	36,000.00	37,500.00
400 " Uncas " " " "				20,000.00	20,000.00	21,000.00
300 " N. Haven Co. " New Haven, " " "				3,000.00	3,600.00	3,600.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

. MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,769; total amount, \$1,500,657.54
2	Number of depositors having \$1,000 and not over \$2,000, .	823; total amount, 1,064,522.56
3	Number of depositors having over \$2,000 and not over \$10,000, .	375; total amount, 1,209,332.91
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	7,967; total deposits, \$3,774,513.01
6	Largest amount due a single depositor,	8,856.45
7	Number of accounts opened during the year, 943; number closed, 758.	
8	Amount of income received during the year,	213,818.16
9	Amount of dividends declared during the year,	142,479.85
10	Amount deposited, including interest credited, the past year, .	1,035,276.48
11	Amount withdrawn during the year,	869,049.93
12	Increase of deposits the past year,	166,226.55
13	Amount carried to surplus or profit and loss during the year, .	4,621.79
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, August 1st and February 1st.	
17	State tax during the past year,	8,026.64
18	Total office expenses the past year, including salaries,	9,759.58
19	Net amount of income during the year from real estate owned, .	12,084.44
20	What assets, if any, yielding no income during the year,	12,190.25
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	45,500.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS.— President, Gustavus F. Davis; Treasurer, John W. Stedman; Directors or Trustees, Gustavus F. Davis, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, Leverett Brainard, Henry E. Taintor, George E. Hatch, Charles E. Billings, Henry Roberts, Henry E. Hastings, Samuel M. Bronson, John W. Stedman.

THE STONINGTON SAVINGS BANK.

D. B. SPAULDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$272,744.38	Whole Amt. of Deposits, .	\$651,253.77
Loans on Collateral Security,	31,064.25	Surplus Account, . . .	41,148.86
Loans on Personal Sec'y only,	8,912.68	Interest Account, . . .	7,763.13
Town, City, and Corp. Bonds,	17,812.50	Cash due Bank, . . .	4,326.11
Railroad Bonds,	64,160.96		
Bank Stocks in Connecticut,	92,292.50		
Real Estate by Foreclosure			
and otherwise, . . .	215,010.30		
Tax Account, . . .	521.11		
Insurance Account, . .	189.02		
Expense Account, . . .	1,784.17		
Total Assets, . . .	\$704,491.87	Total Liabilities, . .	\$704,491.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
12 City of Columbus, Ohio, 6s, 1901, . . . \$	12,000.00	12,600.00	12,600.00
5 " Davenport, Iowa, 5s, 1899, . . .	5,000.00	5,212.50	5,212.50
RAILROAD BONDS.			
8 Joliet & Northern Indiana, 7s, 1907,	8,000.00	7,700.00	9,600.00
15 Chi., Mil. & St. Pa'l, Mineral P't, 5s, 1919,	15,000.00	14,316.72	15,000.00
12 Chi., Mil. & St. P'l, Chi. P. & W'st, 5s, 1921,	12,000.00	11,729.58	12,900.00
30 Mineral Range, 5s, 1931,	30,000.00	30,414.66	31,500.00
BANK STOCKS.			
32 shares City of Hartford, Hartford, Conn.,	3,200.00	3,200.00	3,520.00
317 " First National, Stonington, "	31,700.00	37,337.00	41,210.00
161 " Uncas " Norwich, "	8,050.00	10,065.00	8,855.00
39 " Merchants " " "	3,900.00	3,900.00	4,290.00
170 " First " " "	17,000.00	18,740.00	18,740.00
50 " Second " " "	5,000.00	5,980.00	6,000.00
39 " Thames " " "	3,900.00	5,868.00	5,460.00
120 " Pawcatuck " Pawcatuck, "	6,000.00	7,202.50	6,000.00

THE STONINGTON SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,087; total amount,	\$216,544.07
2	Number of depositors having \$1,000 and not over \$2,000,	98; total amount,	130,757.02
3	Number of depositors having over \$2,000 and not over \$10,000,	65; total amount,	247,334.96
4	Number of depositors having over \$10,000,	4; total amount,	56,617.72
5	Total number of depositors,	1,254; total deposits,	\$651,253.77
6	Largest amount due a single depositor,		21,547 60
7	Number of accounts opened during the year, 135; number closed,	111.	
8	Amount of income received during the year,		33,776.74
9	Amount of dividends declared during the year,		25,427.45
10	Amount deposited, including interest credited, the past year,		77,120.19
11	Amount withdrawn during the year,		92,004.17
12	Decrease of deposits the past year,		14,883.98
13	Amount carried to surplus or profit and loss during the year,		1,095.80
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, December 15, 1892; June 15, 1893.		
17	State tax during the past year,		983.17
18	Total office expenses the past year, including salaries,		2,314.27
19	Net amount of income during the year from real estate owned,		3,829.72
20	What assets, if any, yielding no income during the year,		16,700.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		27,000.00
23	Date of annual meeting for choice of officers, June 27.		

OFFICERS.—President, Richard A. Wheeler; Treasurer, D. B. Spaulding; Directors or Trustees, Richard A. Wheeler, William J. H. Pollard, Moses A. Pendleton, Oliver D. Chesebro, Daniel B. Spaulding, Oscar F. Pendleton, Harmon J. Kelsey.

SUFFIELD SAVINGS BANK.

SAMUEL WHITE, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$64,801.00	Whole Amt. of Deposits, . .	\$167,984.46
Loans on Collateral Security, . . .	32,150.00	Surplus Account, . . .	11,177.36
Loans on Personal Sec'y only, . . .	3,000.00	Interest Account, . . .	141.00
Town, City, and Corp. Bonds, . . .	28,789.00		
Town, City, and Borough Notes and Orders, . . .	5,000.00		
Railroad Bonds, . . .	18,000.00		
Railroad Stocks, . . .	450.00		
Bank Stocks in Connecticut, . . .	24,700.00		
Expense Account, . . .	43.00		
Cash in Bank, . . .	2,369.82		
Total Assets, . . .	\$179,302.82	Total Liabilities, . . .	\$179,302.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Due in one, two, three, four, and five years from date, \$	5,000.00	5,000.00	5,000.00
RAILROAD STOCKS.			
30 shares Conn. Western,	3,000.00	450.00	450.00
TOWN, CITY, AND CORPORATION BONDS.			
8 bonds Columbus, Ohio, city, 6s, . . .	8,000.00	8,000.00	8,000.00
4 " " " " 6s, . . .	400.00	400.00	400.00
6 " Sioux, Iowa, " 6s, . . .	6,000.00	6,000.00	6,000.00
7 " " " " 6s, . . .	700.00	700.00	700.00
20 " Youngstown City, Ohio, 6s, . . .	8,689.00	8,689.00	8,689.00
5 " Davenport " 6s, . . .	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
3 bonds Chic. & Northwest'n, Reg., 6s, 1929,	3,000.00	3,000.00	3,300.00
5 " " " " 7s, 1915,	5,000.00	5,000.00	6,750.00
5 " Rome, Ogsdenb'g & Water- town, Guar. by N.Y.C. & H.R.R.R., 5s, 1918,	5,000.00	5,000.00	5,350.00
5 bonds Cedar Rapids & Miss. River, 7s,	5,000.00	5,000.00	5,000.00

SUFFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
129 shares First	National, Suffield, . . . \$	12,900.00	12,900.00	19,350.00
34 " "	" Hartford, . . .	3,400.00	3,400.00	3,570.00
9 " "	Mercantile " . . .	900.00	900.00	900.00
48 " "	City, " . . .	4,800.00	4,800.00	4,800.00
40 " "	Conn. River, " . . .	2,000.00	2,000.00	2,000.00
7 " "	Merchants National, Norwich, .	700.00	700.00	700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	707; total amount,	\$113,120.31
2	Number of depositors having \$1,000 and not over \$2,000, .	27; total amount,	34,419.54
3	Number of depositors having over \$2,000 and not over \$10,000, .	8; total amount,	20,444.61
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	742; total deposits,	\$167,984.46
6	Largest amount due a single depositor, . . .		4,269.43
7	Number of accounts opened during the year, 123; number closed, 70.		
8	Amount of income received during the year, . . .		10,264.56
9	Amount of dividends declared during the year, . . .		5,958.46
10	Amount deposited, including interest credited, the past year, . . .		55,923.75
11	Amount withdrawn during the year, . . .		36,940.30
12	Increase of deposits the past year, . . .		18,983.45
13	Amount carried to surplus or profit and loss during the year, . . .		520.16
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, February and August 1st.		
17	State tax during the past year, . . .		259.86
18	Total office expenses the past year, including salaries, . . .		639.68
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual company, society, or corporation, . . .		10,000.00
23	Date of annual meeting for choice of officers, second Wednesday of July.		

OFFICERS. — President, Hon. William L. Loomis; Treasurer, Samuel White; Directors or Trustees, William L. Loomis, Martin J. Sheldon, Ralph P. Mather, Mathew T. Newton, M.D., Edward A. Fuller, Thaddeus H. Spencer, Horace K. Ford, Samuel McAuley, Clinton Phelps, Samuel White, Edmund Halladay, Oliver C. Rose.

THOMASTON SAVINGS BANK.

GEO. H. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	\$219,625.00	Whole Amt. of Deposits, . .	\$396,028.14
Loans on Collateral Security, . .	52,970.00	Surplus Account, . .	12,000.00
Loans on Personal Sec'ty only, . .	35,300.00	Interest Account, . .	15,273.24
Town, City, and Corp. B'ds, . .	35,000.00		
Town, City, and Borough Notes and Orders, . .	7,500.00		
Railroad Bonds, . .	16,000.00		
Bank Stocks in Connecticut, . .	41,750.00		
Real Estate by Foreclosure, . .	4,448.93		
Expense Account, . .	946.00		
Cash in Bank, . .	7,522.35		
Cash on hand, . .	2,239.10		
Total Assets, . .	\$423,301.38	Total Liabilities, . .	\$423,301.38

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, Conn., \$	2,500.00	2,500.00	2,500.00
" Thomaston, "	5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1910,	5,000.00	5,000.00	5,000.00
" Naugatuck, " 4s, 1912,	10,000.00	10,000.00	10,000.00
City of Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,000.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,000.00
" Columbus, Ohio, 5s, 1920,	5,000.00	5,000.00	5,000.00
" Cincinnati, " 7s, 1904,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Chic., Mil. & St. Paul, Dubuque Div., 6s, 1920,	6,000.00	6,000.00	6,000.00
McKeesport & Belle Vernon, 6s, 1918,	5,000.00	5,000.00	5,000.00
Shamokin Valley & Pottsville, 7s, 1901,	5,000.00	5,000.00	5,000.00
BANK STOCKS.			
10 shares Middlesex Co. Nat., Middletown,	1,000.00	1,000.00	1,000.00
15 " Birmingham " Birmingham,	1,500.00	1,500.00	2,000.00
85 " Manufacturers " Waterbury, .	8,500.00	8,500.00	10,000.00
105 " Waterbury " " .	5,250.00	5,250.00	9,000.00
30 " Citizens " " .	3,000.00	3,000.00	3,800.00
30 " Fourth " " .	3,000.00	3,000.00	3,800.00

THOMASTON SAVINGS BANK.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
40 shares	Pahquioque	Nat.,	Danbury,	\$	4,000.00	4,000.00	4,500.00
14 "	First	"	Meriden,		1,400.00	1,400.00	1,500.00
25 "	Home	"	"		2,500.00	2,500.00	2,800.00
3 "	Yale	"	New Haven,		300.00	300.00	300.00
12 "	Second	"	"		1,200.00	1,200.00	1,800.00
14 "	National Exchange,		Hartford,		700.00	700.00	800.00
11 "	New Britain	Nat.,	New Britain,		1,100.00	1,100.00	1,500.00
40 "	Bristol	"	Bristol,		4,000.00	4,000.00	4,900.00
33 "	Southington	"	Southington,		3,300.00	3,300.00	3,300.00
10 "	Merchants	"	Norwich,		1,000.00	1,000.00	1,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,519; total amount,	\$251,010.02
2	Number of depositors having \$1,000 and not over \$2,000,	70; total amount,	95,976.74
3	Number of depositors having over \$2,000 and not over \$10,000,	19; total amount,	49,041.38
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,608; total deposits,	\$396,028.14
6	Largest amount due a single depositor,		3,654.07
7	Number of accounts opened during the year, 281; number closed, 260.		
8	Amount of income received during the year,		23,086.72
9	Amount of dividends declared during the year,		15,268.30
10	Amount deposited, including interest credited, the past year,		117,804.61
11	Amount withdrawn during the year,		109,889.52
12	Increase of deposits the past year,		7,915.09
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. January, 2 per cent. July.		
17	State tax during the past year,		854.52
18	Total office expenses the past year, including salaries,		1,690.49
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, last Wednesday in July.		

OFFICERS. — President, John H. Wood; Treasurer, Geo. H. Stoughton; Directors or Trustees, John H. Wood, G. A. Stoughton, H. F. Bradford, Geo. H. Stoughton, Porter Darrow, Willis G. French, Henry A. Welton, R. T. Andrews, H. E. Stoughton.

TORRINGTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,230; total amount,	\$340,797.17
2	Number of depositors having \$1,000 and not over \$2,000,	105; total amount,	138,797.05
3	Number of depositors having over \$2,000 and not over \$10,000,	51; total amount,	149,157.45
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,386; total deposits,	\$628,751.67
6	Largest amount due a single depositor,		8,624.62
7	Number of accounts opened during the year,	529; number closed,	437.
8	Amount of income received during the year,		32,758.02
9	Amount of dividends declared during the year,		23,772.75
10	Amount deposited, including interest credited, the past year,		268,773.74
11	Amount withdrawn during the year,		239,169.20
12	Increase of deposits the past year,		29,604.54
13	Amount carried to surplus or profit and loss during the year,		1,626.25
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. in January, 2 per cent. in July.		
17	State tax during the past year,		1.456.24
18	Total office expenses the past year, including salaries,		2,519.95
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, second Monday in July.		

OFFICERS. — President, Elisha Turner; Treasurer, Isaac W. Brooks; Directors or Trustees, Elisha Turner, Isaac W. Brooks, Charles F. Brooker, Edward C. Hotchkiss, John W. Brooks, Orsamus R. Fyler, Charles L. McNeil.

UNION SAVINGS BANK, DANBURY.

L. P. TREADWELL, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$791,281.00	Whole Amt. of Deposits, \$1,141,338.86	
Loans on Collateral Security, . . .	10,000.00	Surplus Account, . . .	50,000.00
Loans on Personal Sec'y only, . . .	45,413.00	Interest Account, . . .	44,589.81
Town, City, and Corp. Bonds, . . .	81,100.00	Bills Payable, . . .	58,500.00
Town, City, and Borough Notes and Orders, . . .	73,593.00		
School Dist. Notes and Orders, . . .	12,600.00		
Railroad Bonds, . . .	151,650.00		
Bank Stocks in Connecticut, . . .	34,760.00		
Bank Stocks in other States, . . .	8,640.00		
Real Estate by Foreclosure, . . .	18,675.00		
Banking House, . . .	26,000.00		
Cash in Bank, . . .	30,087.03		
Cash on hand, . . .	10,629.64		
Total Assets, . . .	\$1,294,428.67	Total Liabilities, . . .	\$1,294,428.67

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Danbury, \$	73,593.00	73,593.00	73,593.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Danbury,	11,500.00	11,500.00	11,500.00
Deer Hill " "	1,000.00	1,000.00	1,000.00
Mill Plain " "	100.00	100.00	100.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, 6s, 1897,	8,000.00	8,000.00	8,340.00
" " " 6s, 1898,	13,000.00	13,000.00	13,520.00
" " " 6s, 1900,	4,000.00	4,000.00	4,160.00
" " " 6s, 1901,	1,400.00	1,400.00	1,456.00
" " " 6s, 1904,	9,000.00	9,000.00	9,360.00
" " " 6s, 1905,	13,000.00	13,000.00	13,520.00
Sioux City, Iowa, 4½s, 1915,	10,000.00	10,000.00	10,200.00
Harrisburgh, Pa., 5s, 1900,	6,400.00	6,400.00	6,528.00
Dubuque, Iowa, 5s, 1899,	5,500.00	5,500.00	5,610.00
Canton, Ohio, 5s, 1894,	1,200.00	1,200.00	1,224.00
" " 5s, 1895,	1,200.00	1,200.00	1,224.00
" " 5s, 1896,	1,200.00	1,200.00	1,224.00
" " 5s, 1897,	1,200.00	1,200.00	1,224.00
" " 5s, 1898,	1,200.00	1,200.00	1,224.00

UNION SAVINGS BANK, DANBURY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT.			
Canton, Ohio, 5s, 1899, . . . \$	1,200.00	1,200.00	1,224 00
" " 5s, 1900, . . .	1,200.00	1,200.00	1,260.00
" " 5s, 1901, . . .	1,200.00	1,200.00	1,260.00
" " 5s, 1902, . . .	1,200.00	1,200.00	1,260.00
RAILROAD BONDS.			
Chi. & No. Western, Madison Ex., 7s, 1911,	10,000.00	13,000.00	13,000.00
" " Menominee " 7s, 1911,	7,000.00	8,400.00	8,750.00
North Western Union, 7s, 1917,	11,500.00	13,800.00	14,375.00
Chicago & Tomah, 6s, 1905,	5,000.00	5,000 00	5,500.00
Chi., Mil. & St. Paul, Dubuque Div., 6s, 1920,	10,000.00	11,000.00	11,500.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	10,000.00
Saginaw & Western, 6s, 1919,	10,000.00	11,000.00	11,000.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1928,	16,500.00	16,500.00	18,000.00
Escanaba & Lake Superior, 6s, 1901,	5,000.00	5,000.00	5,500.00
Cedar Rapids & Missouri River, 7s, 1916,	21,500.00	27,950.00	27,950.00
Evansville & Terre Haute, 5s, 1930,	30,000.00	30,000.00	31,500.00
BANK STOCKS.			
126 shares Danbury National, . . .	12,600.00	13,860.00	15,120.00
130 " Pahquioque " . . .	13,000.00	15,600.00	16,900.00
50 " City " Norwalk, . . .	5,000.00	5,000 00	5,250.00
3 " National, " . . .	300.00	300.00	300.00
47 " Ninth " . . .	4,700.00	5,640.00	5,640.00
30 " Western " New York, . . .	3,000.00	3,000.00	3,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,350; total amount,	\$632,270.75
2	Number of depositors having \$1,000 and not over \$2,000, . . .	235; total amount,	306,935.00
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	61; total amount,	191,282.00
4	Number of depositors having over \$10,000,	1; total amount,	10,851.11
5	Total number of depositors, . . .	4,647; total deposits,	\$1,141,338.86
6	Largest amount due a single depositor, . . .		10,851.11
7	Number of accounts opened during the year, 400; number closed, 795.		
8	Amount of income received during the year, . . .		65,276.17
9	Amount of dividends declared during the year, . . .		47,421.04
10	Amount deposited, including interest credited, the past year, . . .		508,746.19
11	Amount withdrawn during the year, . . .		615,386.83
12	Decrease of deposits the past year, . . .		106,640.64
13	Amount carried to surplus or profit and loss during the year, . . .		None.
14	Amount of paper past due, . . .		3,500.00

UNION SAVINGS BANK, DANBURY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, October 1st and April 1st.	
17	State tax during the past year,	\$2,873.16
18	Total office expenses the past year, including salaries,	3,430.00
19	Net amount of income during the year from real estate owned,	1,100.00
20	What assets, if any, yielding no income during the year, real estate,	5,500.00
21	Are all loans upon real estate secured by first mortgage,	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	28,300.00
23	Date of annual meeting for choice of officers, 2d Thursday in July.	

OFFICERS. — President, S. C. Holley; Treasurer, L. P. Treadwell; Assistant Treasurer, Carroll D. Ryder; Directors or Trustees, S. C. Holley, Wm. J. Rider, F. H. Austin, J. H. Fanton, C. A. Mallory, D. G. Penfield, J. T. Bates, W. H. Austin, G. E. Chichester.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, • \$1,683,486.08	Whole Amt. of Deposits, \$3,132,553.54
Loans on Collateral Security, 388,500.00	Surplus Account, . . 100,000.00
Loans on Pers'l Sec'ty only, 212,000.00	Interest Account, . . 81,503.88
United States Bonds, . . 1,000.00	Over and Short Account, . 560.46
Town, City, and Corp. Bonds, 228,600.00	
School District Notes, Or- ders, and Bonds, . . 110,000.00	
Railroad Bonds, . . 365,000.00	
Bank Stocks in Connecticut, 119,200.00	
Real Estate by Foreclosure, 19,699.51	
Insurance Account, . . 50.90	
Cash in Bank, . . 187,081.39	
Total Assets, . \$3,314,617.88	Total Liabilities, . \$3,314,617.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Currency 6s, 1895, \$	1,000.00	1,000.00	1,000.00
SCHOOL DISTRICT NOTES, ORDERS, AND BONDS.			
Bonds, Center District, Waterbury, . . .	100,000.00	100,000.00	104,000.00
Orders, " " " "	10,000.00	10,000.00	10,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Waterbury, Conn., Water, 7s, 1899,	25,000.00	25,000.00	28,750.00
" " City Hall, 7s, 1887 to 1911,	8,000.00	8,000.00	9,200.00
" " Sewer, 4s, 1907,	13,000.00	13,000.00	13,260.00
Cincinnati, Ohio, 7s, 1904,	5,000.00	5,000.00	6,000.00
Columbus, " Street Imp., 6s, call,	42,600.00	42,600.00	43,878.00
New Haven, City, 4s, 1897,	3,000.00	3,000.00	3,090.00
Willimantic, Water, 4s, 1904,	10,000.00	10,000.00	10,400.00
Minneapolis, Minn., 4s, 1910,	20,000.00	20,000.00	20,800.00
Saginaw, Mich., Sewer, 5s, 1893 to 1895,	15,000.00	15,000.00	15,000.00
Cleveland, Ohio, Street Imp., 5s, 1894 to 1895,	25,000.00	25,000.00	25,000.00
Louisville, Ky., 7s, 1894,	2,000.00	2,000.00	2,000.00
New Haven, Town, 4s, 1907,	60,000.00	60,000.00	61,800.00
RAILROAD BONDS.			
Chicago & N. W., Menominee Ex., 7s, 1911,	50,000.00	50,000.00	65,000.00
New York, Providence & Boston, 4s, 1901,	50,000.00	50,000.00	52,000.00
" " " " 7s, 1899,	4,000.00	4,000.00	4,600.00

WATERBURY SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.				
Wisconsin Valley,	7s, 1909, \$	27,000.00	27,000.00	32,400.00
Chicago, Milwaukee & St. Paul:—				
Southwestern Division,	6s, 1909,	25,000.00	25,000.00	28,750.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	24,000.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	20,000.00	20,000.00	21,400.00
Chicago & Tomah,	6s, 1905,	20,000.00	20,000.00	23,600.00
Illinois Central, Chic. & Springfield,	6s, 1898,	25,000.00	25,000.00	27,500.00
N. Y., New Haven & Hartford, reg.,	4s, 1903,	2,000.00	2,000.00	2,080.00
Harlem & Port Chester,	4s, 1911,	15,000.00	15,000.00	15,450.00
Evansville & Terre Haute, gold:—				
Mount Vernon Branch,	6s, 1923,	11,000.00	11,000.00	12,650.00
McKeesport & Belle Vernon, gold,	6s, 1918,	16,000.00	16,000.00	19,200.00
N. Y., Providence & Boston, gold, reg.,	4s, 1942,	10,000.00	10,000.00	10,200.00
Chesapeake & Ohio, gold,	6s, 1911,	10,000.00	10,000.00	11,700.00
Utica & Black River,	4s, 1922,	10,000.00	10,000.00	10,200.00
Terre Haute & Indianapolis, gold,	5s, 1925,	50,000.00	50,000.00	55,000.00
BANK STOCKS.				
559 shares Citizens Nat'l, Waterbury, Conn.,		55,900.00	55,900.00	75,465.00
221 " Waterbury " " "		11,050.00	11,050.00	20,995.00
50 " Fourth " " "		5,000.00	5,000.00	6,000.00
40 " First " Portland, "		4,000.00	4,000.00	4,400.00
80 " Pahquioque " Danbury, "		8,000.00	8,000.00	10,000.00
100 " First " Litchfield, "		10,000.00	10,000.00	12,500.00
100 " " Meriden, "		10,000.00	10,000.00	11,200.00
70 " Merchants " New Haven, "		3,500.00	3,500.00	3,500.00
10 " Middletown " Middletown, "		1,000.00	1,000.00	1,000.00
14 " Birmingham " Birmingham, "		1,400.00	1,400.00	2,450.00
11 " New Britain " New Britain, "		1,100.00	1,100.00	1,760.00
10 " Danbury " Danbury, "		1,000.00	1,000.00	1,200.00
4 " Hartford " Hartford, "		400.00	400.00	640.00
5 " Thomaston " Thomaston, "		500.00	500.00	500.00
67 " Conn. Riv. Bk. Co., Hartford, "		3,350.00	3,350.00	3,350.00
30 " Aetna National, " "		3,000.00	3,000.00	4,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,835; total amount, \$1,563,604.65
2	Number of depositors having \$1,000 and not over \$2,000,	535; total amount, 668,300.00
3	Number of depositors having over \$2,000 and not over \$10,000,	235; total amount, 819,200.00
4	Number of depositors having over \$10,000,	6; total amount, 81,448.89
5	Total number of depositors,	6,611; total deposits, \$3,132,553.54
6	Largest amount due a single depositor,	18,159.69

WATERBURY SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

7	Number of accounts opened during the year, 877; number closed, 630.	
8	Amount of income received during the year,	\$178,672.42
9	Amount of dividends declared during the year,	133,716.04
10	Amount deposited, including interest credited, the past year,	710,802.27
11	Amount withdrawn during the year,	647,360.99
12	Increase of deposits the past year,	63,441.28
13	Amount carried to surplus or profit and loss during the year,	14,599.28
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, February and August.	
17	State tax during the past year,	7,565.90
18	Total office expenses the past year, including salaries,	8,500.00
19	Net amount of income during the year from real estate owned. Apparent income from sale of property charged off delayed interest.	
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	76,000.00
23	Date of annual meeting for choice of officers, second Wednesday in June.	

OFFICERS. — President, Edward L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, Edward L. Frisbie, J. W. Smith, A. S. Chase, J. M. Burrall, George E. Terry, F. J. Kingsbury, N. J. Welton, F. L. Curtiss, E. D. Steele.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$51,485.00	Whole Amount of Deposits, . .	\$97,477.60
Corporation Bonds, . . .	8,000.00	Interest Account, . . .	1,146.10
Town Orders, . . .	15,000.00	Profit and Loss Account, . .	8,892.20
Railroad Bonds, . . .	10,000.00		
Bank Stocks in Connecticut, . .	9,400.00		
Bank Stocks in Other States, . .	9,800.00		
Tax Account, . . .	56.23		
Expense Account, . . .	90.90		
Cash in Bank, . . .	1,647.42		
Cash on hand, . . .	2,036.35		
Total Assets, . . .	\$107,515.90	Total Liabilities, . . .	\$107,515.90

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Town Orders, \$	15,000.00	15,000.00	15,000.00
CORPORATION BONDS.			
St. Paul, 4s, 1920,	3,000.00	3,000.00	3,000.00
Chicago, 4s, 1921,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
Illinois Central, 4s, 1951,	5,000.00	5,000.00	5,000.00
Terre Haute & Indianapolis Consols, 5s, 1925,	5,000.00	5,000.00	5,000.00
BANK STOCKS.			
6 shares Western National, New York,	600.00	600.00	600.00
10 " Park " "	1,000.00	1,000.00	1,000.00
17 " Continental " "	1,700.00	1,700.00	1,700.00
50 " Fourth " "	5,000.00	5,000.00	5,000.00
15 " American " "	1,500.00	1,500.00	1,500.00
19 " Windham " Willimantic,	1,900.00	1,900.00	1,900.00
75 " First " Westport,	7,500.00	7,500.00	7,500.00

WESTPORT SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	481; total amount,	\$60,163.39
2	Number of depositors having \$1,000 and not over \$2,000,	13; total amount,	17,157.25
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	20,156.96
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	501; total deposits,	\$97,477.60
6	Largest amount due a single depositor,		4,013.78
7	Number of accounts opened during the year, 49; number closed, 56.		
8	Amount of income received during the year,		5,747.45
9	Amount of dividends declared during the year,		4,729.53
10	Amount deposited, including interest credited, the past year,		10,986.82
11	Amount withdrawn during the year,		8,924.19
12	Increase of deposits the past year,		2,062.63
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 5 per cent.; when paid, January 2½ per cent., July 2½ per cent.		
17	State tax during the past year,		112.46
18	Total office expenses the past year, including salaries,		467.85
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		5,750.00
21	Are all loans upon real estate secured by first mortgage?	Supposed to be.	
22	Largest amount loaned to one individual company, society, or corporation,		7,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS. — President, George S. Adams; Vice-Presidents, Henry A. Ogden, Edward Wheeler, Oscar I. Jones; Treasurer, B. L. Woodworth; Directors or Trustees, Wm. H. Marvin, James E. Hubbell, H. E. Sherwood, Henry T. Burr, Rufus Wakeman.

THE WEST SIDE SAVINGS BANK, WATERBURY.

GORDON B. LAWRENCE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$70,476.75	Whole Amount of Deposits, . .	\$82,097.76
Loans on Collateral Security, . .	2,420.00	Surplus Account, . . .	2,000.00
Loans on Personal Sec'y only, . .	9,593.00	Interest Account, . . .	836.85
Bank Stocks in Connecticut, . .	7,098.50	Profit and Loss Account, . .	1.02
Tax Account, . . .	44.69	Temporary Loan, . . .	9,000.00
Expense Account, . . .	237.70		
Cash in Bank, . . .	2,205.01		
Cash on hand, . . .	1,859.98		
Total Assets, . . .	\$93,935.63	Total Liabilities, . . .	\$93,935.63

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
15 shares Fourth National, Waterbury, . . . \$	1,500.00	1,785.00	1,800.00
10 " Citizens " " . . .	1,000.00	1,325.00	1,350.00
11 " Phoenix " Hartford, . . .	1,100.00	1,430.00	1,430.00
27 " Merchants " New Haven, . . .	1,350.00	1,306.00	1,306.00
7 " First " Litchfield, . . .	700.00	892.50	892.50
3 " Danbury " Danbury, . . .	300.00	360.00	360.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	642; total amount,	\$54,552.92
2	Number of depositors having \$1,000 and not over \$2,000, . . .	23; total amount,	24,634.68
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount,	2,910.16
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	666; total deposits,	\$82,097.76
6	Largest amount due a single depositor, . . .		2,910.16
7	Number of accounts opened during the year, 340; number closed, 332.		
8	Amount of income received during the year, . . .		4,743.28
9	Amount of dividends declared during the year, . . .		3,701.34
10	Amount deposited, including interest credited, the past year, . . .		82,966.78
11	Amount withdrawn during the year, . . .		83,255.61
12	Decrease of deposits the past year, . . .		288.83
13	Amount carried to surplus or profit and loss during the year, . . .		250.00
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4½ per cent.; when paid, January 2 per cent., July 2½ per cent.		

THE WEST SIDE SAVINGS BANK, WATERBURY.—CONT'D.

MISCELLANEOUS ITEMS. — CONTINUED.

17	State tax during the past year,	\$89.38
18	Total office expenses the past year, including salaries,	1,019.85
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	3,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS. — President, George H. Cowell; Treasurer, Gordon B. Lawrence; Directors or Trustees, J. Richard Smith, Michael Guilfoile, John Henderson, Jr., Charles R. Pancoast, Robert C. Partree, Jr., Thomas Kelley, Herbert W. Lake, Godfrey Dubuc, M.D., Charles E. Turner, David S. Plume, Alexander H. Lemont, George H. Cowell, Gordon B. Lawrence.

WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$249,479.20	Whole Amount of Deposits, \$676,337.05
Loans on Collateral Security, 94,442.10	Surplus Account, . . . 25,000.00
Loans on Personal Sec'y only, 26,050.00	Interest Account, . . . 16,206.83
Town, City, and Corp. Bonds, 31,500.00	Profit and Loss Account, . . 9,836.04
Town, City, and Bor. Notes and Orders, . . . 128,700.00	Rent Account, . . . 1,421.70
School Dist. Notes and Orders, 9,350.00	
Railroad Bonds, . . . 42,000.00	
Bank Stocks in Connecticut, 41,000.00	
Real Estate by Foreclosure, 38,252.70	
Banking House, . . . 23,650.00	
Tax Account, . . . 1,315.46	
Expense Account, . . . 1,159.01	
Premium Account, . . . 2,452.50	
Cash in Bank, . . . 17,192.09	
Cash on hand, . . . 22,258.56	
Total Assets, . . . \$728,801.62	Total Liabilities, . . \$728,801.62

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Willimantic, Conn., . . . \$	128,700.00	128,700.00	128,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of Windham, Conn., .	8,000.00	8,000.00	8,000.00
Second " " " " .	1,350.00	1,350.00	1,350.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, 6s, various, . .	31,500.00	31,500.00	31,500.00
RAILROAD BONDS.			
Evansville & Terre Haute:—			
Sullivan County Branch, gold, 5s, 1930,	27,000.00	27,000.00	27,000.00
Evansville & Richmond, gold, 5s, 1928,	10,000.00	10,000.00	10,000.00
Erie & Pittsburgh, 7s, 1898,	5,000.00	5,000.00	5,000.00
BANK STOCKS.			
20 shares Etna National, Hartford, Conn.,	2,000.00	2,000.00	2,000.00
48 " First " Norwich, "	4,800.00	4,800.00	4,800.00
125 " Second " " "	12,500.00	12,500.00	12,500.00

WILLIMANTIC SAVINGS INSTITUTE.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.				
12 shares	Merchants Nat'l, Norwich, Conn., \$	1,200.00	1,200.00	1,200.00
90 "	Uncas " " "	4,500.00	4,500.00	4,500.00
60 "	Nat'l Bk. of Com., New London, "	6,000.00	6,000.00	6,000.00
10 "	First National, Willimantic, "	1,000.00	1,000.00	1,000.00
90 "	Windham " " "	9,000.00	9,000.00	9,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,215; total amount,	\$442,298.27
2	Number of depositors having \$1,000 and not over \$2,000, .	118; total amount,	153,912.36
3	Number of depositors having over \$2,000 and not over \$10,000, .	27; total amount,	80,126.42
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,360; total deposits,	\$676,337.05
6	Largest amount due a single depositor,		8,241.61
7	Number of accounts opened during the year, 370; number closed,	286.	
8	Amount of income received during the year,		34,493.54
9	Amount of dividends declared during the year,		25,161.80
10	Amount deposited, including interest credited, the past year, .		223,529.77
11	Amount withdrawn during the year,		189,232.28
12	Increase of deposits the past year,		34,297.49
13	Amount carried to surplus or profit and loss during the year, .		3,755.51
14	Amount of paper past due,		12,500.00
15	Amount of paper charged off the past year,		2,494.92
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		1,352.60
18	Total office expenses the past year, including salaries,		2,257.95
19	Net amount of income during the year from real estate owned, . .		2,883.82
20	What assets, if any, yielding no income during the year,		12,500.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual company, society, or corporation,		35,000.00
23	Date of annual meeting for choice of officers, third Monday in June.		

OFFICERS.— President, Silas F. Loomer; Treasurer, Noah D. Webster; Directors or Trustees, Charles E. Carpenter, Wm. H. Yeomans, John Hickey, Charles Larrabee, M. Eugene Lincoln, Frank F. Webb.

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1893.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$205,345.00 Loans on Collateral Security, 41,245.00 Loans on Personal Sec'ty only, 12,385.67 Town, City, and Corp. Bonds, 28,375.00 Town, City, and Borough Notes and Orders, . . . 13,500.00 School Dist. Notes and Orders, 800.00 Railroad Bonds, . . . 93,320.00 Bank Stocks in Connecticut, 44,500.00 Bank Stocks in other States, 7,500.00 Real Estate by Foreclosure, 64,396.33 Banking House, . . . 16,350.00 Tax Account, . . . 641.82 Expense Account, . . . 696.27 Cash in Bank, . . . 25,638.38 Cash on hand, . . . 7,456.23	Whole Amount of Deposits, \$545,948.98 Surplus Account, . . . 5,000.00 Interest Account, . . . 11,200.72
Total Assets, . . . \$562,149.70	Total Liabilities, . . . \$562,149.70

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, \$	8,000.00	8,000.00	8,000.00
" Sterling,	1,000.00	1,000.00	1,000.00
Borough of Danielsonville,	4,500.00	4,500.00	4,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 1, Killingly,	500.00	500.00	500.00
" " " 4, "	300.00	300.00	300.00
TOWN, CITY, AND CORPORATION BONDS.			
St. Paul, 4½s, 1919,	6,000.00	6,000.00	6,240.00
Columbus (optional), 6s,	11,000.00	11,375.00	11,440.00
Davenport " 6s,	6,000.00	6,000.00	6,300.00
Duluth, 6s, 1908,	2,000.00	2,000.00	2,240.00
Canton, 5s, 1896,	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
Chicago & Northwestern :—			
Madison Extension, 7s, 1911,	14,000.00	16,595.00	18,200.00
Menominee " 7s, 1911,	10,000.00	11,775.00	13,000.00
Iowa Division, 4½s, 1902,	15,000.00	15,000.00	15,000.00

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE. —
CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.					
Illinois Central;	6s,	1898, \$	20,000.00	20,800.00	21,000.00
Oswego & Rome,	7s,	1915,	3,000.00	3,525.00	4,000.00
Chicago, Milwaukee & St. Paul:—					
Mineral Point Division,	5s,	1910,	10,000.00	10,000.00	10,000.00
Central Ohio,	4½s,	1930,	10,000.00	10,000.00	10,000.00
St. Paul, Minneapolis & Manitoba:—					
Dakota Extension,	6s,	1910,	5,000.00	5,625.00	5,700.00
BANK STOCKS.					
100 shares	Thames National,	Norwich,	.	.	
			10,000.00	10,000.00	15,000.00
40	"	First	"	"	
			4,000.00	4,000.00	4,000.00
100	"	Second	"	"	
			10,000.00	10,000.00	11,000.00
12	"	Merchants	"	"	
			1,200.00	1,200.00	1,440.00
138	"	First	"	Killingly,	
			13,800.00	13,800.00	13,800.00
55	"	Windham Co. Nat.,	Brooklyn,	.	
			5,500.00	5,500.00	5,500.00
75	"	Ninth National,	New York,	.	
			7,500.00	7,500.00	9,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,878; total amount,	\$343,569.12
2	Number of depositors having \$1,000 and not over \$2,000,	90; total amount,	118,866.37
3	Number of depositors having over \$2,000 and not over \$10,000,	31; total amount,	83,513.49
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,999; total deposits,	\$545,948.98
6	Largest amount due a single depositor,		7,186.38
7	Number of accounts opened during the year, 273; number closed, 268.		
8	Amount of income received during the year,		26,872.78
9	Amount of dividends declared during the year,		20,929.42
10	Amount deposited, including interest credited, the past year,		121,270.13
11	Amount withdrawn during the year,		122,994.05
12	Decrease of deposits the past year,		1,723.92
13	Amount carried to surplus or profit and loss during the year,		2,225.00
14	Amount of paper past due,		3,000.00
15	Amount of paper charged off the past year,		1,500.00
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		1,018.35
18	Total office expenses the past year, including salaries,		2,092.61
19	Net amount of income during the year from real estate owned,		1,205.60
20	What assets, if any, yielding no income during the year,		20,000.00
21	Are all loans upon real estate secured by first mortgage?		Yes.

WINDHAM COUNTY SAVINGS BANK, DANIELSONVILLE. —
CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- 22 Largest amount loaned to one individual company, society, or
corporation, \$18,000.00
23 Date of annual meeting for choice of officers, July.

OFFICERS. — President, William H. Chollar; Vice-President, S. W. Crofut;
Treasurer, C. C. Young; Directors or Trustees, R. R. James, M. P. Dowe, John
A. Paine, E. H. Jacobs, A. D. Putnam, James Perkins, Charles D. Chuse.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$42,700.36	Whole Amt. of Deposits, . .	\$107,730.99
Loans on Personal Sec'y only, . .	1,770.00	Surplus Account, . . .	800.00
Town, City, and Corp. Bonds, . .	16,885.00	Interest Account, . . .	1,311.09
Railroad Bonds, . . .	35,555.50	Premium Account, . . .	1,702.00
Bank Stocks in Connecticut, . .	17,420.50	Bills Payable, . . .	8,000.00
Expense Account, . . .	300.00		
Cash in Bank, . . .	3,925.49		
Cash on hand, . . .	987.23		
Total Assets, . . .	\$119,544.08	Total Liabilities, . . .	\$119,544.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati City, 6s, 1906, . . . \$	1,000.00	1,240.00	1,240.00
" " 7 ³ / ₁₀ s, 1906, . . .	8,000.00	10,848.00	10,848.00
" " 7s, 1908, . . .	2,000.00	2,477.00	2,477.00
Columbus " 6s, 1906, . . .	2,000.00	2,320.00	2,320.00
RAILROAD BONDS.			
Chicago & N. W., C. & T. Division, 6s, 1905,	1,000.00	1,215.00	1,215.00
C. M. & St. P., Dubuque " 6s, 1920,	11,000.00	12,870.00	12,870.00
Evansville & Terre Haute, 5s, 1930,	7,000.00	7,000.00	7,000.00
Chicago & Northwestern, 6s, 1929,	12,000.00	14,470.50	14,470.50
BANK STOCKS.			
25 shares First National, Suffield, . .	2,500.00	2,500.00	3,750.00
40 " City, Hartford, . . .	4,000.00	4,000.00	4,000.00
135 " American " " . . .	6,750.00	10,125.50	10,125.50
7 " State, " . . .	700.00	795.00	700.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	911; total amount,	\$59,367.31
2	Number of depositors having \$1,000 and not over \$2,000, . . .	23; total amount,	30,879.41
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	6; total amount,	17,484.27
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	940; total deposits,	\$107,730.99

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$4,012.21
7	Number of accounts opened during the year, 190; number closed, 174.	
8	Amount of income received during the year,	6,063.80
9	Amount of dividends declared during the year,	4,651.11
10	Amount deposited, including interest credited, the past year,	71,867.78
11	Amount withdrawn during the year,	81,024.66
12	Decrease of deposits the past year,	9,156.88
13	Amount carried to surplus or profit and loss during the year,	300.00
14	Amount of paper past due,	None.
15	Amount of paper charged off during the past year,	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.	
17	State tax during the past year,	176.08
18	Total office expenses the past year, including salaries,	570.05
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	6,500.00
23	Date of annual meeting for choice of officers, second Thursday in July.	

OFFICERS. — President, William Mather; Treasurer, A. W. Converse; Directors or Trustees, J. H. Hayden, J. W. Johnson, Allen Pease, Geo. Glover, Geo. M. Montgomery, Charles E. Chaffee, William Mather, Geo. P. Clark, E. B. Bailey, J. T. Coogan, J. R. Montgomery, S. R. Burnap, Samuel McAuley.

THE WINSTED SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.			
City of Columbus, O. (sub. to call), 6s, \$	10,000.00	10,000.00	10,000.00
“ “ “ 5s, 1900,	24,000.00	24,000.00	24,000.00
“ “ South Norwalk, Conn., 4s, 1901-11,	25,000.00	25,000.00	25,000.00
Borough of Winsted, 4s,	5,000.00	5,000.00	5,000.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903,	30,000.00	30,000.00	30,900.00
Chicago, Milwaukee & St. Paul :—			
Mineral Point Division, 5s, 1910,	25,000.00	24,161.25	25,000.00
Southwestern “ 6s, 1909,	25,000.00	25,000.00	26,750.00
La Crosse & Davenport Division, 5s, 1919,	10,000.00	10,000.00	10,000.00
New York Central & Hudson, 7s, 1903,	10,000.00	10,000.00	12,000.00
Chicago & Northwestern:—			
Northwestern Union, 7s, 1917,	25,000.00	25,000.00	32,000.00
Menominee Extension, 7s, 1911,	25,000.00	25,000.00	31,000.00
Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	28,000.00
Maple River, 7s, 1897,	7,500.00	7,500.00	7,950.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	30,000.00	30,000.00	30,300.00
Joliet & Northern Indiana, 7s, 1907,	25,000.00	25,000.00	29,500.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	30,000.00
Buffalo, New York & Erie, 7s, 1916,	1,000.00	1,000.00	1,200.00
Pitts., McKeesport & Youghiogheny, 6s, 1932,	20,000.00	20,000.00	24,000.00
Housatonic, 5s, 1937,	30,000.00	30,000.00	30,675.00
BANK STOCKS.			
155 shares Hurlbut National, Winsted, .	15,500.00	15,500.00	23,250.00
118 “ First “ “ .	11,800.00	11,800.00	12,980.00
4 “ Poquonnock “ Bridgeport,	400.00	400.00	500.00
33 “ Yale “ New Haven,	3,300.00	3,300.00	3,630.00
60 “ Nat. B'k of Commerce, New York,	6,000.00	6,000.00	10,800.00
85 “ American Ex. National, “	8,500.00	8,500.00	12,750.00
37 “ Nat. Bank of Republic, “	3,700.00	3,700.00	6,290.00
40 “ Fourth National, “	4,000.00	4,000.00	7,600.00
25 “ German American, “	1,875.00	1,875.00	2,156.25
67 “ Merchants National, “	3,350.00	3,350.00	5,025.00
60 “ Western “ “	6,000.00	6,000.00	6,540.00
53 “ Importers & Traders Nat., “	5,300.00	5,300.00	30,475.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,622; total amount,	\$645,409.37
2	Number of depositors having \$1,000 and not over \$2,000, .	326; total amount,	413,355.61
3	Number of depositors having over \$2,000 and not over \$10,000, .	53; total amount,	148,003.52
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	4,001; total deposits,	\$1,206,768.50

THE WINSTED SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$7,917.39
7	Number of accounts opened during the year, 528; number closed, 508.	
8	Amount of income received during the year,	65,321.09
9	Amount of dividends declared during the year,	53,018.14
10	Amount deposited, including interest credited, the past year,	264,051.67
11	Amount withdrawn during the year,	247,736.84
12	Increase of deposits the past year,	16,314.83
13	Amount carried to surplus or profit and loss during the year,	None.
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	*Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ in January, and 2 per cent. in July.	
17	State tax during the past year,	2,975.17
18	Total office expenses the past year, including salaries,	2,706.52
19	Net amount of income during the year from real estate owned,	386.52
20	What assets, if any, yielding no income during the year,	20,650.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	30,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS. — President, John Hinsdale; Treasurer, George S. Rowe; Directors or Trustees, Henry G. Colt, Henry Gay, R. E. Holmes, C. J. Camp, E. E. Culver, John Hinsdale, George S. Rowe.

* On deposits in excess of \$2,000, $\frac{1}{2}$ per cent. less.

WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1893.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$93,547.63	Whole Amount of Deposits, \$121,632.12	
Loans on Collateral Security, . . .	6,963.00	Surplus Account, . . .	6,071.62
Loans on Personal Sec'y only, . . .	13,406.16	Interest Account, . . .	13,508.23
Bank Stocks in Connecticut, . . .	15,000.00		
Real Estate by Foreclosure, . . .	7,781.97		
Insurance Account, . . .	52.33		
Expense Account, . . .	114.35		
Cash in Bank, . . .	1,841.85		
Cash on hand, . . .	2,504.68		
Total Assets, . . .	\$141,211.97	Total Liabilities, . . .	\$141,211.97

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
112 shares Waterbury National, \$	5,600.00	5,600.00	11,200.00
30 " Manufacturers " Waterbury,	3,000.00	3,000.00	3,800.00
34 " Fourth " "	3,400.00	3,400.00	4,000.00
60 " Merchants " New Haven,	3,000.00	3,000.00	3,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	829; total amount,	\$102,544.44
2	Number of depositors having \$1,000 and not over \$2,000,	12; total amount,	15,679.43
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	3,408.25
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	842; total deposits,	\$121,632.12
6	Largest amount due a single depositor,		3,408.25
7	Number of accounts opened during the year, 105; number closed, 93.		
8	Amount of income received during the year, interest only,		8,163.77
9	Amount of dividends declared during the year,		4,669.50
10	Amount deposited, including interest credited, the past year,		33,803.36
11	Amount withdrawn during the year,		29,870.18
12	Increase of deposits the past year,		3,933.18
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, Jan. 15 and July 15.		

WOODBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	State tax during the past year,	\$156.01
18	Total office expenses the past year, including salaries,	504.51
19	Net amount of income during the year from real estate owned,	134.71
20	What assets, if any, yielding no income during the year,	4,625.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual company, society, or corporation,	10,000.00
23	Date of annual meeting for choice of officers, Monday next after June 17th.	

OFFICERS. — President, Edward Cowles; Vice-president, H. C. Curtiss; Treasurer, H. S. Tomlinson; Directors or Trustees, H. D. Curtiss, Scoville Nettleton, M. F. Skelly, H. S. Tomlinson, L. J. Allen, Edward Cowles, D. C. Porter, F. F. Hitchcock, C. M. Harvey.



ASSETS.

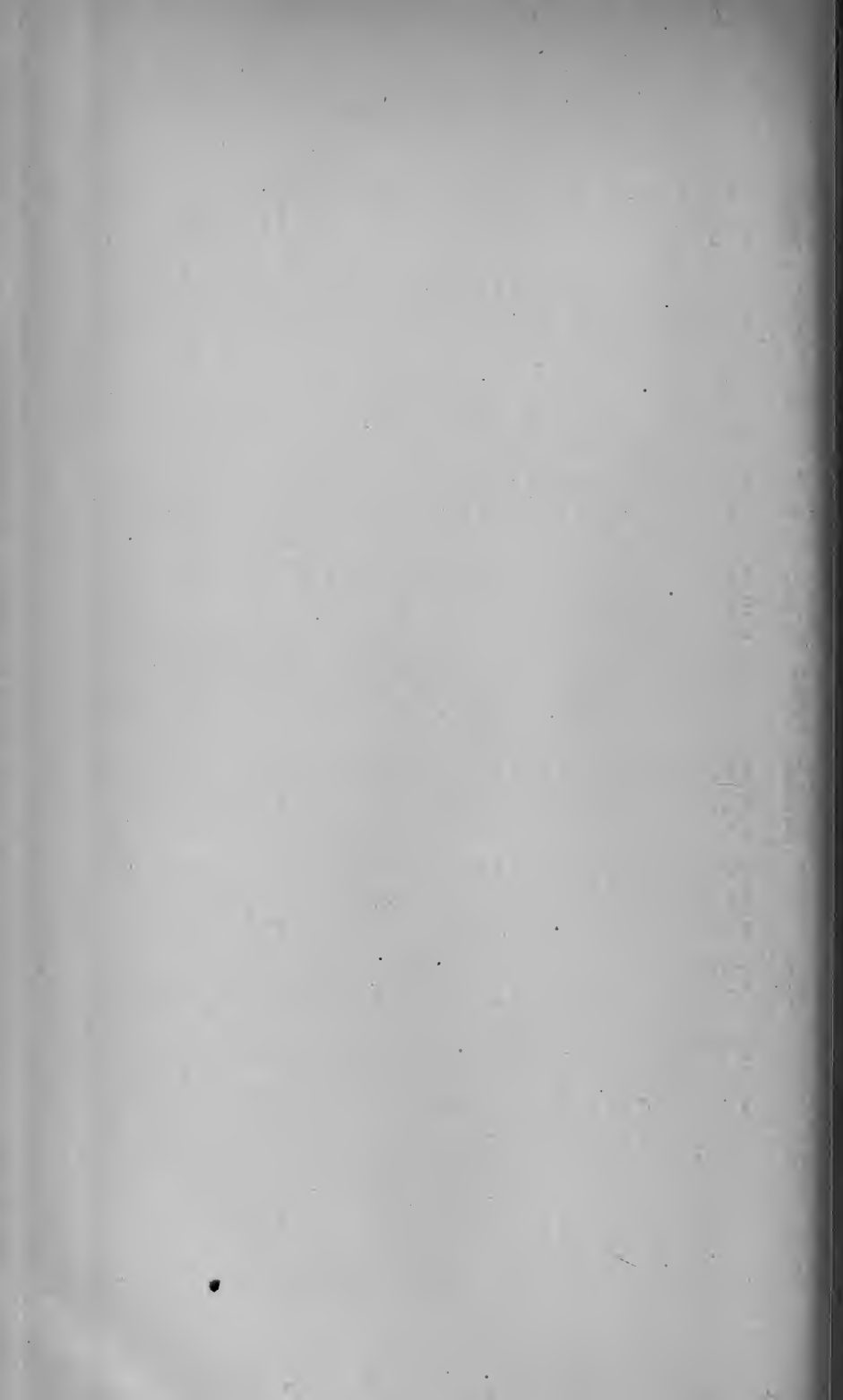
LIABILITIES.

SAVINGS BANKS.

	Loans on Real Estate.	Loans on Collateral Security.	Loans on Personal Security only.	United States Bonds.	State, Town, and City Bonds and Orders.	Railroad Bonds and Stocks.	Bank Stocks.	Real Estate.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Surplus.	Interest and Profit and Loss.	Other Liabilities.	Total Liabilities.
Berlin Savings Bank, Kensington.	\$164,918.59		\$4,603.00		\$8,000.00		\$29,246.00	\$2,550.00	\$11,119.76	\$947.10	\$221,386.45	\$198,964.73	\$17,138.06	\$5,283.66		\$221,386.45
Brantford Savings Bank.	18,700.00					\$4,391.53			6,872.53	211.10	30,175.16	29,241.56	614.60	316.00		30,175.16
Bridgeport Savings Bank.	1,699,127.75	\$130,750.00		\$200,000.00	1,162,500.00	509,000.00	64,020.00	51,554.74	76,473.02	7,083.86	3,900,909.37	3,641,036.96	150,000.00	108,041.90	\$1,830.51	3,900,909.37
Bristol Savings Bank.	909,582.00	128,108.00	100,209.00		197,045.00	134,000.00	130,200.00	24,300.00	26,554.88		1,649,998.88	1,570,776.42	40,000.00	39,222.46		1,649,998.88
Brooklyn Savings Bank.	395,430.00	117,375.00			128,000.00	191,000.00	33,000.00	8,981.33	22,267.11	3,952.41	900,805.85	868,305.36	20,000.00	12,492.49	8.00	900,805.85
Burritt Savings Bank, New Britain.	80,150.00	10,580.00			1,500.00		14,336.00		2,466.15		109,032.15	107,397.42	800.00	834.73		109,032.15
Canaan Savings Bank.	35,210.00	2,411.10	12,522.00		72,500.00	34,259.11	8,597.50		11,760.05		177,259.76	167,934.00	6,069.23	3,265.53		177,259.76
Chelsea Savings Bank, Norwich.	1,286,047.00	806,053.45	106,000.00		1,350,482.00	1,304,000.00	108,300.00	71,934.00	175,589.94	801.95	5,209,208.34	4,908,684.79	150,000.00	150,412.05	111.50	5,209,208.34
Chester Savings Bank.	103,696.70	5,357.00	4,398.00		36,550.00	25,960.00	31,082.50	5,322.84	3,574.70	18.95	215,960.69	204,116.09	9,000.00	2,844.60		215,960.69
Citizens Savings Bank, Stamford.	986,397.00	188,517.00	19,900.00	50,000.00	156,000.00	160,000.00	92,000.00		34,498.45		1,687,312.45	1,620,410.57	60,000.00	6,901.88		1,687,312.45
City Savings Bank, Bridgeport.	1,658,675.00	62,400.00	10,000.00		490,300.00	792,000.00	216,030.00	44,300.00	215,008.68		3,488,713.68	3,291,814.98	108,000.00	60,882.87	28,015.83	3,488,713.68
City Savings Bank, Meriden.	676,045.00	190,000.00	50,185.00		23,500.00	78,750.00	201,620.00		112,930.62	2,297.92	1,335,328.54	1,288,147.47	40,000.00	7,181.07		1,335,328.54
Colchester Savings Bank.	130,631.55		30,888.85		79,842.09	24,500.00	40,700.00	1,200.00	22,983.88	18,182.84	348,729.21	341,844.89	6,500.00	384.32		348,729.21
Collinsville Savings Bank.	419,240.00	39,675.00	39,539.00		29,800.00	34,650.00	9,859.29		32,500.13	4,650.19	600,913.61	566,136.63	27,052.95	7,794.03		600,913.61
Connecticut Savings Bank, New Haven.	2,225,235.00	272,800.00	50,000.00	25,000.00	1,141,000.00	1,550,000.00	120,900.00	49,195.22	254,881.94	3,146.06	5,692,158.22	5,292,387.65	362,283.65	37,486.92		5,692,158.22
Deep River Savings Bank.	426,735.00	88,875.00	10,000.00		209,407.29	299,000.00	34,942.39	3,500.00	27,370.96	41,712.10	1,141,542.74	1,072,525.03	35,000.00	34,017.71		1,141,542.74
Derby Savings Bank, Birmingham.	1,161,189.00	153,925.00	135,180.84		239,956.30	132,000.00	132,975.00	12,104.45	14,104.26	4,199.89	2,005,634.74	1,866,700.83	70,000.00	38,933.91	30,000.00	2,005,634.74
Dime Savings Bank, Cromwell.	103,139.33	300.00	5,615.00		7,804.75	7,200.00			10,704.96	3,299.60	138,063.64	122,830.06	6,500.00	8,733.58		138,063.64
Dime Savings Bank, Hartford.	296,418.00	133,605.00			123,000.00	159,000.00	41,900.00		47,156.72	4,481.09	805,560.81	760,837.37	22,500.00	22,223.44		805,560.81
Dime Savings Bank, Norwich.	818,360.98	389,529.45	83,950.00		113,196.80	264,000.00	22,700.00	110,065.50	59,475.96	4,158.18	1,865,436.87	1,728,869.35	50,000.00	85,369.46	1,198.06	1,865,436.87
Dime Savings Bank, Thompson.	243,222.00	53,410.00	62,664.78		32,999.72	14,112.50	43,948.05	19,330.92	10,253.53	310.44	480,251.94	461,240.06	17,528.44	1,473.44		480,251.94
Dime Savings Bank, Wallingford.	314,400.00	600.00	26,425.00		24,500.00	6,000.00	20,500.00	1,812.87	9,468.79		403,706.66	372,609.91	26,568.78	4,437.97		403,706.66
Dime Savings Bank, Waterbury.	1,121,145.00	342,186.99	274,260.37		344,000.00	293,000.00	66,800.00	50,000.00	57,047.35	11,109.64	2,559,549.25	2,426,265.12	40,000.00	93,284.13		2,559,549.25
Dime Savings Bank of Williamantic.	339,484.00	98,129.61	76,962.25		26,028.00	40,428.72	80,148.00	15,376.04	29,185.03	3,411.64	709,153.29	687,116.33	20,000.00	2,036.96		709,153.29
Essex Savings Bank.	234,435.00	5,800.00	13,393.00		114,500.00	149,267.50	80,498.70	26,873.33	14,755.78	24,849.01	664,372.32	614,274.31	25,000.00	23,923.05	1,174.96	664,372.32
Fairfield County Savings Bank, Norwalk.	295,327.00	41,535.00	14,050.00		123,798.50	12,500.00	83,285.00	19,154.90	33,955.91	1,399.42	625,005.72	590,015.19	18,000.00	16,990.54		625,005.72
Falls Village Savings Bank.	229,333.81	20,000.00	100,236.57		88,509.00	121,235.00	50,057.00	47,498.60	12,490.76	821.09	670,172.83	635,654.42	28,000.00	6,518.41		670,172.83
Farmers and Mechanics Sav. Bk., Middletown.	1,024,016.00	105,028.00	7,650.00		531,500.00	145,500.00	245,250.00	118,888.19	87,771.13	6,054.65	2,271,657.97	2,135,004.69	100,000.00	42,871.52	3,781.76	2,271,657.97
Farmington Savings Bank.	1,815,841.00	49,500.00	3,000.00		180,000.00	470,000.00	178,100.00	50,510.00	72,147.67		2,819,098.67	2,638,964.19	80,000.00	98,976.73	1,757.55	2,819,098.67
Freestone Savings Bank, Portland.	119,770.00	50,739.00	40,290.50		79,502.55	74,000.00	38,825.00	17,309.54	13,173.49		417,309.54	389,523.66	19,000.00	8,785.88		417,309.54
Greenwich Savings Bank.	146,591.00		9,675.00			2,369.00	21,051.90	6,451.44	672.64		186,810.98	175,538.24	6,700.27	4,572.47		186,810.98
Groton Savings Bank, Mystic.	399,426.00				140,500.00	145,000.00	35,900.00	27,691.98	3,688.84		752,206.82	714,021.64	38,185.18			752,206.82
Guilford Savings Bank.	85,512.22	6,895.00	2,845.00		21,470.00	20,356.00	31,800.00	470.00	8,552.08	349.91	178,250.21	172,631.97	3,600.00	2,018.24		178,250.21
Higganum Savings Bank.	10,590.80	2,373.90	478.00			2,400.00			800.05	32.58	16,675.33	14,830.58	1,646.65	198.10		16,675.33
Jewett City Savings Bank.	210,638.00	130,355.50	34,510.65		168,050.00	117,000.00	68,900.00	7,979.80	34,646.44		772,080.39	729,293.56	40,000.00	2,786.83		772,080.39
Litchfield Savings Society.	285,142.66	93,700.00	32,000.00		323,865.10	245,620.00	106,111.72	12,553.12	13,348.09	1,016.15	1,113,356.84	1,048,543.58	31,000.00	33,499.76	513.50	1,113,356.84
Mariners Savings Bank, New London.	594,549.00	75,800.00	50,100.00		692,850.00	370,580.00	370,580.00	21,864.43	44,833.00	581.84	1,950,896.90	1,819,563.47	52,500.00	39,924.71	38,908.72	1,950,896.90
Mechanics Savings Bank, Hartford.	1,220,970.00	358,821.00	5,550.00		539,780.60	704,800.00	143,300.00	200,984.92	53,998.58	5,604.65	3,233,809.75	3,081,754.46	76,643.24	75,412.05		3,233,809.75
Mechanics Savings Bank, Winsted.	506,825.34	60,188.50	122,019.97		72,993.50	10,893.16	77,000.00		968,076.11	34,630.64	968,076.11	923,181.14	17,500.00	13,394.97	14,000.00	968,076.11
Mechanics and Farmers Sav. Bank, Bridgeport.	702,618.00	15,250.00	1,025.00		248,700.00	265,962.00	107,770.00	9,800.00	30,676.19		1,381,801.19	1,334,716.09	22,280.78	24,894.32		1,381,801.19
Meriden Savings Bank.	1,020,297.00	96,300.00	27,972.00	100.00	462,267.72	848,177.08	171,950.00	36,798.23	68,868.61	1,641.85	2,740,372.49	2,563,782.70	100,000.00	136,589.79		2,740,372.49
Middletown Savings Bank.	1,774,407.00	286,705.00	6,125.00		3,148,795.00	537,750.00	274,775.00	179,890.00	235,920.39	12,799.16	6,457,166.55	5,860,823.19	400,000.00	196,343.36		6,457,166.55
Milford Savings Bank.	107,199.00	3,110.00			71,100.00	2,800.00	24,621.17	42,038.00	2,807.18	540.80	253,616.15	238,893.74	10,760.45	3,961.96		253,616.15
Modius Savings Bank.	77,178.00	13,510.00			86,781.67	67,000.00	40,450.00	4,197.41	6,004.41	13,309.59	308,431.38	292,443.25	7,000.00	6,457.46	2,530.67	308,431.38
National Savings Bank, New Haven.	825,406.67	36,240.00	300.00		247,435.00	54,000.00	107,250.00	7,909.40	46,631.49	2,202.13	1,327,374.69	1,255,017.65	50,000.00	22,337.94	19.10	1,327,374.69
Naugatuck Savings Bank.	326,182.90	65,000.00	26,950.00		58,000.00	45,000.00	58,600.00	931.52	6,378.92	20,714.68	607,757.12	547,991.55	20,000.00	7,765.57	32,000.00	607,757.12
New Canaan Savings Bank.	27,735.00	2,500.00	2,500.00			19,500.00	19,500.00	30,220.80	3,356.81	2.75	85,815.36	71,871.90	3,025.00	10,742.55	175.91	85,815.36
New Haven Co-op. Sav. Fund and Loan Asso.	45,600.00	1,500.00							1,996.93	1,470.00	50,566.93	47,354.58	8.07	3,204.28		50,566.93
New Haven Savings Bank.	1,922,503.00	396,563.00	148,200.00		3,150,879.00	2,054,509.00	131,100.00	20,325.09	376,871.48	14,425.25	8,215,366.82	7,802,466.52	250,000.00	102,900.30		8,215,366.82
New Milford Savings Bank.	551,912.36	56,160.38	41,351.14		292,670.80	41,671.25	56,392.50	22,439.12	45,869.74	2,969.54	1,111,436.83	993,066.83	63,500.00	34,711.81	20,158.19	1,111,436.83
Newtown Savings Bank.	287,623.16	24,212.25	51,289.44	100.00	59,912.30	108,000.00	43,100.00	9,466.09	16,915.86	11,185.64	611,804.84	576,061.36	18,000.00	15,385.05	2,358.43	611,804.84
Norfolk Savings Bank.	82,250.00	11,000.00	17,027.85		30,300.00	27,677.50	6,832.14	11,326.14	194,710.14	296.50	1,138,572.09	1,138,572.09	8,000.00			1,138,572.09
Norwalk Savings Society.	496,331.50	469,806.25	77,398.59		692,484.56	501,800.00	69,614.97	111,427.77	48,011.13	6,236.12	2,473,110.89	2,354,819.80	75,000.00	42,721.60	569.49	2,473,110.89
Norwich Savings Society.	1,837,731.35	957,271.35	339,555.00		3,379,200.00	3,405,230.00	113,500.00	113,778.96	200,611.61	6,312.18	10,353,190.45	9,695,889.94	300,000.00	357,300.51		10,353,190.45
Peoples Savings Bank, Bridgeport.	1,536,079.00	44,560.00			668,000.00	342,000.00	71									



Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and in Stocks.	Real Estate, including Bank Buildings.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1853	23	50,850	\$8,704,645	\$894	\$4,656,849	\$2,502,226	.....	\$1,481,732	\$29,248	\$317,763	\$8,987,819	\$222,179
1854	26	54,589	9,655,746	4,340	5,379,869	2,439,047	.....	1,880,772	28,866	124,764	9,853,322	199,236
1855	27	57,708	10,844,933	4,780	6,014,226	2,429,212	.....	2,440,062	28,527	137,530	11,049,857	199,144
1856	29	61,186	12,162,136	6,809	6,871,905	2,932,728	.....	2,445,126	45,181	371,172	12,533,308	364,363
1857	29	62,039	12,562,494	3,448	7,408,773	2,541,790	.....	2,107,715	22,000	797,714	12,878,053	312,011
1858	35	66,709	14,082,181	8,458	8,788,566	2,217,977	.....	2,328,984	22,000	1,218,550	14,467,270	407,361
1859	37	73,792	16,565,283	10,080	10,409,542	2,770,519	.....	2,290,404	28,900	1,443,950	16,828,386	253,023
1860	44	84,614	19,337,670	13,057	12,462,710	3,740,293	.....	2,274,403	49,137	1,328,426	19,852,997	462,170
1861	45	88,373	19,983,959	9,256	13,065,901	2,554,327	.....	2,343,699	188,914	2,117,293	20,539,758	546,543
1862	49	103,727	23,146,936	19,448	13,580,291	2,478,520	\$2,507,919	2,346,462	178,970	2,320,483	23,648,492	482,508
1863	48	116,681	26,954,802	45,431	12,850,258	3,250,683	6,481,550	2,466,729	204,892	2,311,618	27,565,731	565,498
1864	49	121,682	29,142,288	61,554	12,831,399	3,141,593	7,109,648	2,734,865	220,901	5,048,739	31,087,145	1,883,603
1865	50	107,572	27,319,013	80,191	11,491,197	2,752,242	8,194,220	2,826,492	194,239	3,433,061	28,591,454	1,492,250
1866	53	126,323	31,180,390	78,330	13,268,487	3,240,046	9,180,943	3,302,732	210,492	3,958,165	33,150,861	1,892,134
1867	54	138,846	36,283,660	88,280	16,787,715	4,119,581	10,191,713	3,590,895	237,841	3,719,142	38,643,891	2,272,150
1868	55	149,919	41,803,683	43,775	21,081,619	4,570,204	10,585,029	3,670,203	307,578	3,876,963	44,549,466	2,702,008
1869	58	165,692	47,904,834	130,462	26,081,162	5,601,305	9,138,484	3,968,855	385,111	6,027,148	51,202,065	3,177,768
1870	64	177,887	55,297,705	69,585	32,144,662	7,332,226	7,133,436	9,877,706	412,139	1,699,608	58,619,779	3,252,488
1871	73	195,937	62,717,814	81,705	38,265,514	8,476,413	5,336,154	10,601,242	429,154	1,838,989	65,307,469	3,507,949
1872	78	201,742	68,523,397	161,046	43,174,015	9,495,818	4,771,970	11,651,691	423,342	1,754,557	71,271,895	2,586,950
1873	79	204,741	70,769,407	151,407	47,226,893	8,596,818	4,039,564	11,695,325	519,840	1,599,140	73,677,582	2,756,767
1874	86	206,274	73,783,802	99,028	51,552,293	7,042,492	4,141,645	11,196,366	581,946	2,360,304	76,875,049	2,992,219
1875	87	208,030	76,489,310	655,847	55,363,219	5,060,709	4,974,423	10,554,859	574,743	3,009,780	79,537,656	2,392,499
1876	86	203,514	78,524,172	233,434	55,403,988	4,115,266	6,067,656	12,180,119	767,218	2,202,380	81,386,631	2,579,024
1877	86	204,575	77,214,372	409,864	52,337,212	4,514,246	7,192,260	11,762,279	2,208,474	2,322,464	80,273,938	2,649,701
1878	86	199,785	72,515,468	637,017	48,142,697	3,601,176	6,780,564	11,532,292	3,707,133	2,260,700	76,024,606	2,852,120
1879	86	212,913	76,518,570	170,522	45,108,803	3,388,065	8,163,695	11,691,093	4,959,119	2,931,131	76,241,816	2,863,188
1880	85	225,366	80,522,300	285,448	49,791,160	4,300,209	7,245,223	16,681,918	5,397,251	3,527,867	79,943,659	3,254,566
1881	85	237,993	84,942,410	79,374	38,381,167	10,714,964	6,723,479	15,713,758	5,675,822	4,031,815	84,243,131	3,435,382
1882	84	246,245	88,098,384	241,870	38,517,093	11,612,129	5,649,570	25,100,273	5,366,521	3,521,179	88,915,870	3,894,085
1883	84	252,642	90,614,623	694,497	39,202,431	10,443,448	3,774,929	29,801,357	5,124,889	3,848,756	92,679,063	4,338,809
1884	84	256,097	92,481,425	633,620	39,723,616	9,963,152	3,986,556	33,476,645	4,967,294	3,546,717	95,625,157	4,326,037
1885	85	266,888	97,424,820	421,376	40,538,284	9,971,400	3,249,380	35,857,549	4,879,616	4,039,606	97,717,921	4,602,876
1886	85	278,415	102,189,935	38,644	41,712,905	11,379,789	3,116,542	40,408,660	4,738,928	3,918,009	102,691,928	4,845,627
1887	85	287,776	105,850,079	59,158	43,335,590	10,823,364	1,960,030	47,670,446	4,442,076	3,299,989	107,896,912	5,668,333
1888	86	294,896	110,370,962	76,442	44,987,036	10,373,620	1,554,170	51,434,095	4,229,381	3,585,471	111,816,977	5,907,740
1889	86	305,951	116,406,675	89,701	46,860,939	12,390,754	1,902,820	55,937,120	3,837,035	3,463,513	116,643,873	6,936,456
1890	87	317,925	122,582,159	110,366	49,440,462	13,132,606	857,275	59,711,946	3,462,679	3,635,964	130,241,025	7,548,499
1891	87	331,061	130,686,729	104,439	51,891,336	12,250,486	726,400	66,035,519	3,340,847	4,415,273	138,659,912	7,868,744
1892	87	335,879	133,907,320	293,001	53,506,305	13,289,513	599,200	67,241,119	3,098,479	5,074,554	142,819,170	8,558,950



REPORTS OF STATE BANKS,

October 1, 1893.



CITY BANK OF HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$43,000.00
Discounted for other parties in this State,	711,450.24
Discounted for parties out of this State,	90,000.00
Overdrafts,	2,949.53
Due from Banks, Bankers, and Trust Companies,	114,054.81
Town, City, and Corporation Bonds,	1,005.95
Railroad Bonds and Stocks,	239,085.47
Loans on Mortgage Security,	3,500.00
Other Real Estate,	2,416.26
Current Expenses,	3,528.65
Specie and Currency,	28,314.82
Checks and Cash Items,	30,597.75
Total Assets,	\$1,269,903.48

LIABILITIES.

Capital Stock,	\$440,000.00
Surplus Fund,	151,473.60
Due to Banks, Bankers, and Trust Companies,	27,506.94
Dividends Unpaid,	65.00
Deposits,	650,857.94
Total Liabilities,	\$1,269,903.48

Past due Paper,	\$11,555.28
Liability of any one Director,	22,500.00
Liability of any one firm, corporation, or person other than a Director,	50,000.00
Par value of Stock, \$100; market value, \$97.	
Rate per cent. of last dividend, and when paid, 3 per cent., July, 1893.	

GUSTAVUS F. DAVIS, President.

CHARLES B. WHITING, Vice-President.

CHARLES T. WELLES, Cashier.

DIRECTORS. — Gustavus F. Davis, Charles A. Jewell, Russell M. Burdick, William B. Clark, Charles B. Whiting, Maro S. Chapman, Theodore M. Lincoln, Edward D. Robbins, Augustus C. Hills, George Pope, Elizur S. Goodrich.

CITY BANK OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$42,500.00
Discounted for other parties in this State,	494,409.77
Discounted for parties out of this State,	77,108.81
Due from Banks, Bankers, and Trust Companies,	224,347.03
Town, City, and Corporation Bonds,	19,462.50
Railroad Bonds and Stocks,	148,900.00
Bank and Trust Company Stocks,	3,700.00
Manufacturing Stocks,	6,700.00
Banking House,	20,000.00
Other Real Estate,	3,000.00
Current Expenses,	3,489.43
Specie and Currency,	154,920.00
Checks and Cash Items,	34,692.52
Suspense Account,	8,254.02
Total Assets,	\$1,241,484.08

LIABILITIES.

Capital Stock,	\$500,000.00
Surplus Fund,	60,000.00
Other Undivided Profits,	26,421.63
Due to Banks, Bankers, and Trust Companies,	100,706.94
Dividends Unpaid,	1,821.00
Deposits,	552,534.51
Total Liabilities,	\$1,241,484.08

Past due Paper,	\$13,200.00
Liability of any one Director,	25,000.00
Liability of any one firm, corporation, or person other than a Director,	53,483.61
Par value of Stock, \$100; market value, \$122.	
Rate per cent. of last dividend, and when paid, 3 per cent. July 1, 1893.	

GEO. W. CURTIS, President.

SAML. LLOYD, Cashier.

DIRECTORS. — Geo. W. Curtis, Geo. J. Brush, Chas. B. Wooster, Cornelius S. Morehouse, James D. Dewell, Elliott H. Morse, Geo. D. Watrous, Willis E. Miller, Eli Whitney, Jr.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$2,000.00
Discounted for other parties in this State,	333,332.92
Discounted for parties out of this State,	31,150.00
Overdrafts,	398.04
Due from Banks, Bankers, and Trust Companies,	117,173.80
Conn. River Co. Stock,	18,000.00
Town, City, and Corporation Bonds,	55,888.16
Railroad Bonds and Stocks,	105,182.50
Stocks,	100.00
Loans on Mortgage Security,	27,934.11
Banking House,	20,000.00
Current Expenses,	3,999.35
Specie and Currency,	55,135.12
Checks and Cash Items,	15,608.12
Other Assets,	3,500.00
Total Assets,	\$789,402.12

LIABILITIES.

Capital Stock,	\$250,000.00
Other Undivided Profits,	46,706.91
Due to Banks, Bankers, and Trust Companies,	81,328.97
Dividends Unpaid,	62.00
Deposits,	411,304.24
Total Liabilities,	\$789,402.12

Past due Paper,	\$2,790.22
Liability of any one Director,	10,000.00
Liability of any one firm, corporation, or person other than a Director,	29,000.00
Par value of Stock, \$50; market value, \$50.	
Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1893.	

SAMUEL E. ELMORE, President.

H. W. IRVING, Cashier.

H. J. MAERCKLIEN, Assistant Cashier.

DIRECTORS.—R. W. H. Jarvis, Samuel E. Elmore, H. R. Coffin, E. S. Goodrich, J. M. Allen, Leander Hall, M. W. Graves, E. C. Quiggle, S. B. Bosworth.

MECHANICS BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$16,000.00
Discounted for other parties in this State,	399,638.92
Discounted for parties out of this State,	165,841.20
Overdrafts,	10,509.61
Due from Banks, Bankers, and Trust Companies,	78,269.47
Railroad Bonds and Stocks,	5,000.00
Banking House,	28,000.00
Current Expenses,	2,850.00
Specie and Currency,	58,926.29
Checks and Cash Items,	8,498.23
Total Assets,	<u>\$773,533.72</u>

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	45,000.00
Other Undivided Profits,	11,034.95
Due to Banks, Bankers, and Trust Companies,	41,717.51
Dividends Unpaid,	1,280.30
Deposits,	374,500.96
Total Liabilities,	<u>\$773,533.72</u>

Past due Paper,	None.
Liability of any one Director,	\$8,000.00
Liability of any one firm, corporation, or person other than a Director,	37,000.00
Par value of Stock, \$60; market value, \$64.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1893.	

CHARLES S. LEETE, President.

CHARLES H. TROWBRIDGE, Cashier.

DIRECTORS. — Charles S. Leete, Maier Zunder, Joel A. Sperry, Edwin F. Mersick, Franklin H. Hart, Oliver S. White, Thomas R. Trowbridge, Frank W. Benedict, Herman D. Clark.

SAYBROOK BANK, ESSEX.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$8,250.00
Discounted for other parties in this State,	46,519.40
Discounted for parties out of this State,	6,186.66
Due from Banks, Bankers, and Trust Companies,	22,329.74
Town, City, and Corporation Bonds,	35,325.00
Railroad Bonds and Stocks,	1,600.00
Banking House,	5,000.00
Other Real Estate,	3,087.75
Current Expenses,	628.82
Specie and Currency,	14,209.01
Checks and Cash Items,	789.31
Total Assets,	143,925.69

LIABILITIES.

Capital Stock,	\$50,000.00
Surplus Fund,	5,000.00
Other Undivided Profits,	2,476.80
Due to Banks, Bankers, and Trust Companies,	18,796.79
Dividends Unpaid,	15.00
Deposits,	67,687.10
Total Liabilities,	\$143,925.69

Past due Paper,	\$2,992.20
Liability of any one Director,	3,150.00
Liability of any one firm, corporation, or person other than a Director,	5,000.00
Par value of Stock, \$50; market value, \$50.	
Rate per cent. of last dividend, and when paid, 3 per cent. payable July 1, 1893.	

EDWIN AYER, President.

JAMES PHELPS, Vice-President.

LOUIS P. PARKER, Cashier.

DIRECTORS.—Edwin Ayer, James Phelps, Jas. L. Raymond, C. E. Chapman, John F. Bushnell, D. W. Spencer, A. M. Wright, E. E. Dickinson, Geo. I. Stevens, S. J. Tiley, Judah H. Lord, A. P. Beckwith.

STATE BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$16,750.00
Discounted for other parties in this State,	580,406.65
Discounted for parties out of this State,	129,122.23
Overdrafts,	2,381.54
Due from Banks, Bankers, and Trust Companies,	155,743.65
Town, City, and Corporation Bonds,	61,500.00
Bonds and Stocks,	211,073.29
Loans on Mortgage Security,	15,450.00
Banking House,	60,000.00
Specie and Currency,	9,605.29
Checks and Cash Items,	34,144.19
Vault,	7,077.44
Total Assets,	\$1,283,254.28

LIABILITIES.

Capital Stock,	\$400,000.00
Surplus Fund,	80,000.00
Other Undivided Profits,	27,732.70
Due to Banks, Bankers, and Trust Companies,	159,988.88
Dividends Unpaid,	18.00
Deposits,	615,514.70
Total Liabilities,	\$1,283,254.28

Past due paper (secured),	\$11,000.00
Liability of any one Director,	6,250.00
Liability of any one firm, corporation, or person other than a Director,	40,000.00
Par value of Stock, \$100; market value, \$110 last sale.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1893.	

GEO. F. HILLS, President.

GEO. H. BURT, Cashier.

DIRECTORS. — Geo. F. Hills, A. C. Hotchkiss, Nelson Hollister, Erastus Gay, A. E. Hart, C. B. Ingraham, E. G. Whittlesey, Charles H. Lawrence, George E. Taintor.

THE UNION BANK, NEW LONDON.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$13,900.00
Discounted for other parties in this State,	400,588.83
Discounted for parties out of this State,	73,357.52
Overdrafts,	1,664.91
Due from Banks, Bankers, and Trust Companies,	83,760.22
Railroad Bonds and Stocks,	123,407.53
Banking House,	10,000.00
Other Real Estate,	18,184.85
Current Expenses,	1,881.90
Specie and Currency,	63,800.00
Checks and Cash Items,	12,763.45
Suspense Account,	9,089.01
Total Assets,	<u>\$812,398.22</u>

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	40,000.00
Other Undivided Profits,	20,402.05
Due to Banks, Bankers, and Trust Companies,	79,837.03
Dividends Unpaid,	111.00
Deposits,	372,048.16
Total Liabilities,	<u>\$812,398.22</u>

Past due paper,	\$36,367.93
Liability of any one Director,	8,900.00
Liability of any one firm, corporation, or person other than a Director,	40,000.00
Par value of Stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid, 3 per cent., July, 1893.	

ROBERT COIT, President.

GEO. F. TINKER, Vice-President.

J. LAWRENCE CHEW, Cashier.

DIRECTORS. — W. H. Chapman, Robert Coit, Geo. F. Tinker, Israel Matson, E. Clark Smith, Horace Coit, Arnold Rudd, Peleg Williams, John W. Luce, J. Lawrence Chew, W. B. Coit, F. B. Brandegee, Ralph S. Smith.

UNITED STATES BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$22,000.00
Discounted for other parties in this State,	400,727.74
Discounted for parties out of this State,	50,104.49
Overdrafts,	476.54
Due from Banks, Bankers, and Trust Companies,	138,598.85
Town, City, and Corporation Bonds,	285,917.73
Stocks,	1,790.00
Loans on Mortgage Security,	58,730.00
Specie and Currency,	61,050.74
Checks and Cash Items,	8,803.20
Demand Loans,	317,128.52
Interest Accrued,	3,056.35
Total Assets,	<u>\$1,348,384.16</u>

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	225,000.00
Other Undivided Profits,	22,405.25
Due to Banks, Bankers, and Trust Companies,	29,223.09
Dividends Unpaid,	3,015.00
Deposits,	968,740.82
Total Liabilities,	<u>\$1,348,384.16</u>

Past due paper,	\$1,240.00
Liability of any one Director (on collateral),	38,500.00
Liability of any one firm, corporation, or person other than a Director (on collateral),	44,540.00
Par value of Stock, \$100; market value, \$300.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1893.	

HENRY L. BUNCE, President.

ATWOOD COLLINS, Vice-President.

H. M. CLARK, Cashier; F. G. SEXTON, Assistant Cashier.

DIRECTORS.—M. G. Bulkeley, Thos. O. Enders, Samuel G. Dunham, W. H. Bulkeley, John R. Hills, Atwood Collins, Leverett Brainard, Chas. J. Cole, Henry L. Bunce.

REPORTS OF TRUST COMPANIES,

October 1, 1893.



CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$33,921.74
Discounted for other parties in this State,	681,234.89
Discounted for parties out of this State,	41,093.00
Overdrafts,	5,282.16
Due from Banks, Bankers, and Trust Companies,	205,627.64
Railroad Bonds and Stocks,	648,905.00
Bank and Trust Company Stocks,	3,384.00
Loans on Mortgage Security,	78,645.00
Current Expenses,	8,795.27
Specie and Currency,	113,094.98
Checks and Cash Items,	18,781.28
New York, New Haven & Hartford R. R. Debt,	47,686.00
Total Assets,	\$1,886,450.96

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	150,000.00
Other Undivided Profits,	25,795.50
Due to Banks, Bankers and Trust Companies,	57,906.87
Deposits,	1,352,748.59
Total Liabilities,	\$1,886,450.96

Past due Paper,	\$1,244.57
Liability of any one Director (secured by collateral),	14,594.24
Liability of any one firm, corporation, or person other than a Director,	50,000.00
Par value of Stock, \$100; market value, \$140.	
Rate per cent. of last dividend, and when paid, 4 per cent. July 1, 1893.	

M. H. WHAPLES, President.

JACOB L. GREENE, Vice-President.

J. P. WHEELER, Treasurer.

TRUSTEES.—Henry C. Robinson, Henry Keney, George L. Chase, Chas. H. Smith, John B. Corning, Henry Corning, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, Geo. Roberts, John M. Taylor, Jonathan B. Bunce, M. H. Whaples.

THE FIDELITY COMPANY OF HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted on good collateral for other parties in this State,	}	\$153,871.03
Discounted on good collateral for parties out of this State,	}	
Overdrafts,		33.91
Due from Banks, Bankers and Trust Companies,		18,662.82
Current Expenses,		784.06
Specie and Currency,		752.27
Mortgage Loans,		17,500.00
Total Assets,		<u>\$191,604.09</u>

LIABILITIES.

Capital Stock (paid in),	\$10,000.00
Due to Banks, Bankers, and Trust Companies,	36.85
Deposits,	83,045.18
Bills Payable,	12,000.00
Contingent Funds,	5,085.81
Profit and Loss,	81,436.75
Total Liabilities,	<u>\$191,604.09</u>

Past due Paper (without good collateral),	None.
Liability of any one Director,	None.
Liability of any one firm, corporation, or person other than a Director (on good collateral),	\$5,000.00
Par value of Stock, \$100, 20 per cent. paid in; market value, no sale.	
Rate per cent. of last dividend, and when paid, none.	

EDMUND A. STEDMAN, President and Treasurer.

JOHN M. HOLCOMB, Vice-President.

DIRECTORS.—Drayton Hillyer, William C. Skinner, Charles E. Gross, John M. Holcomb, Edmund A. Stedman.

THE GREENWICH TRUST, LOAN, AND DEPOSIT CO.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors (with collateral),	\$5,000.00
Discounted for other parties in this State,	134,514.87
Discounted for parties out of this State (collateral),	32,402.25
Due from Banks, Bankers, and Trust Companies,	21,029.00
Town, City, and Corporation Bonds,	15,000.00
Railroad Bonds and Stocks,	35,772.50
Bank and Trust Company Stocks,	3,952.00
Loans on Mortgage Security,	89,206.82
Banking House and Furniture,	24,216.36
Current Expenses,	1,060.72
Specie and Currency,	31,004.05
Checks and Cash Items,	8,147.77
Other Assets, viz.: Premiums,	2,020.00
Borough of Greenwich Note,	33,100.00
Town of Greenwich,	23,200.00
Total Assets,	\$459,626.34

LIABILITIES.

Capital Stock,	\$50,000.00
Other Univided Profits,	40,660.38
Due to Banks, Bankers, and Trust Companies,	435.69
Deposits,	362,989.86
Other Liabilities, viz.: Trust Funds,	2,753.45
Advance Interest,	2,786.96
Total Liabilities,	\$459,626.34

Past due Paper,	None.
Liability of any one Director (collateral),	\$4,200.00
Liability of any one firm, corporation, or person other than a Director,	7,500.00
Par value of Stock, \$50; market value, \$50.	
Rate per cent. of last dividend, and when paid,	

R. JAY WALSH, President.

ALFRED A. RUNDLE, Treasurer.

TRUSTEES. — R. Jay Walsh, Hanford Lockwood, Seaman Mead, John Lyon, S. Elbert Mills, Webster Haight, C. E. Wilson, E. L. Scofield, W. S. Mead.

HARTFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$76,821.85
Discounted for other parties in this State,	844,079.05
Discounted for parties out of this State,	196,372.01
Overdrafts,	1,960.82
Due from Banks, Bankers, and Trust Companies,	86,987.53
Mortgage Bonds and Stocks,	32,500.00
Loans on Mortgage Security,	8,842.79
Banking House (Trust Company's Block),	250,000.00
Other Real Estate,	900.00
Current Expenses,	4,286.56
Specie and Currency,	46,502.08
Checks and Cash Items,	45,761.85
Total Assets,	\$1,595,014.54

LIABILITIES.

Capital Stock,	\$300,000.00
Other Undivided Profits,	127,913.54
Due to Banks, Bankers, and Trust Companies,	2,232.89
Deposits,	1,164,868.11
Total Liabilities,	\$1,595,014.54

Past due Paper,	None.
Liability of any one Director (\$11,500 on collaterals),	\$24,477.32
Liability of any one firm, corporation, or person other than a Director (Collaterals 1st Mortgage R. R. Bonds),	52,044.44
Par value of Stock, \$100; market value, \$125.	
Rate per cent. of last dividend, and when paid, $3\frac{1}{2}$ per cent. July 1, 1893.	

R. W. CUTLER, President.

CHAS. M. JOSLYN, Vice-President.

FRANK C. SUMNER, Secretary and Treasurer.

TRUSTEES.—Charles M. Pond, Rodney Dennis, J. C. Webster, Charles M. Joslyn, Theodore Lyman, Joseph Bishop, Alvin P. Hyde, R. W. Cutler, Pliny Jewell, Henry Roberts, Chas. E. Billings, Henry P. Stearns, M. Bradford Scott.

MERCHANTS LOAN AND TRUST COMPANY, WILLIMANTIC.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for other parties in this State,	\$16,000.00
Due from Banks, Bankers, and Trust Companies,	823.15
Bank and Trust Company Stocks,	61,100.00
Tax,	808.29
Current Expenses,	2.60
Interest,	838.17
Total Assets,	<u>\$79,572.21</u>

LIABILITIES.

Capital Stock,	\$51,600.00
Surplus Fund,	1,300.00
Other Undivided Profits,	1,082.80
Due to Banks, Bankers, and Trust Companies,	15,264.41
Deposits,	10,325.00
Total Liabilities,	<u>\$79,572.21</u>

Past due paper,	None.
Liability of any one Director,	None.
Liability of any one firm, corporation, or person other than a Director,	\$5,500.00
Par value of Stock, \$100; market value, \$110.	
Rate per cent. of dividend, and when paid, 3 per cent., July 21, 1893.	

A. T. FOWLER, President.

O. H. K. RISLEY, Sec. and Treas.

DIRECTORS. — O. H. K. Risley, Ansel Arnold, Amos T. Fowler, Stephen G. Risley, E. Stevens Henry.

THE MERIDEN TRUST AND SAFE DEPOSIT CO., MERIDEN.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for other parties in this State,	\$25,000.00
Due from Banks, Bankers, and Trust Companies,	3,046.41
Bank and Trust Company Stocks,	4,000.00
Current Expenses,	367.60
Trust Funds, invested in Stocks, Bonds, etc.,	2,409.51
Total Assets,	<u>\$34,823.52</u>

LIABILITIES.

Capital Stock (paid in),	\$25,000.00
Surplus Fund,	3,000.00
Other Undivided Profits,	1,099.41
Due to Banks, Bankers, and Trust Companies,	259.09
Trust Funds,	5,465.02
Total Liabilities,	<u>\$34,823.52</u>

Past due paper,	None.
Liability of any one Director,	None.
Liability of any one firm, corporation, or person other than a Director (on good collateral),	\$25,000.00
Par value of Stock, \$100; market value,	
Rate per cent. of last dividend, and when paid,	None.

ISAAC C. LEWIS, President.

C. L. ROCKWELL, Sec. and Treas.

TRUSTEES. — Isaac C. Lewis, John D. Billard, Chas. F. Linsley, Geo. R. Curtis, Chas. Parker, John L. Billard, Walter Hubbard, N. L. Bradley, Chas. L. Rockwell.

THE SECURITY COMPANY OF HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loaned to Directors (on collateral security),	\$38,000.00
Loaned to other parties in this State (on collateral security),	218,091.65
Loaned to parties out of this State (on collateral security),	75,922.96
Due from Banks, Bankers, and Trust Companies (on deposit).	47,375.42
Town, City, and Corporation Bonds,	110,250.00
Railroad Bonds and Stocks,	55,765.75
Loans on Mortgage Security,	233,379.48
Specie and Currency,	10,679.97
Checks and Cash Items,	15,581.15
Other Assets, viz.: Accrued Interest,	23,842.95
Total Assets,	\$828,889.33

LIABILITIES.

Capital Stock,	\$200,000.00
Surplus Fund,	140,000.00
Other Undivided Profits,	13,900.17
Due to Banks, Bankers, and Trust Companies,	6,896.08
Deposits,	440,403.56
Other Liabilities, viz.: Treasurer's Checks,	27,689.52
Total Liabilities,	\$828,889.33

Past due paper,	None.
Liability of any one Director,	\$9,000.00
Liability of any one firm, corporation, or person other than a Director,	20,000.00
Par value of Stock, \$100; market value, \$160 bid.	
Rate per cent. of last dividend, and when paid, 4 per cent., July 1st.	

ROBERT E. DAY, President.

WILLIAM L. MATSON, V.-Pres. and Treas.

HENRY E. HASTINGS, Assist. Treas.

LOUIS A. TRACY, Secretary.

TRUSTEES. — John C. Abbott, Leverett Brainard, Robert E. Day, Thomas O. Enders, Carlos C. Kimball, William L. Matson, John C. Parsons, Frederick R. Foster, George G. Sill, Samuel G. Dunham, Gurdon W. Russell, Jeremiah M. Allen.

THE STAMFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$2,050.00
Discounted for other parties in this State,	160,996.39
Discounted for parties out of this State,	16,500.00
Overdrafts,	210.44
Due from Banks, Bankers, and Trust Companies,	49,313.92
Town, City, and Corporation Bonds,	87,886.94
Railroad Bonds and Stocks,	90,430.84
Loans on Mortgage Security.	198,050.00
Current Expenses,	801.49
Specie and Currency,	20,399.84
Checks and Cash Items,	3,312.82
Furniture,	3,000.00
Total Assets,	<u>\$632,952.68</u>

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	25,000.00
Other Undivided Profits,	16,585.63
Due to Banks, Bankers, and Trust Companies,	15,106.27
Dividends Unpaid,	30.00
Deposits,	444,829.84
Trust Funds,	31,400.94
Total Liabilities,	<u>\$632,952.68</u>

Past due paper,	\$228.40
Liability of any one Director,	1,350.00
Liability of any one firm, corporation, or person other than a Director (on mortgage security),	25,000.00
Par value of Stock, \$100; market value, no recent sales.	
Rate per cent. of last dividend, and when paid, 3 per cent., August 15, 1893.	

JOHN A. BROWN, President.

WALTON FERGUSON, Vice-President.

WALTER D. DASKAM, Treasurer.

DIRECTORS. — John A. Brown, Walton Ferguson, Albert J. Hatch, Samuel Fessenden, Schuyler Merritt, Chas. H. Lounsbury, Wm. H. Judd, Henry K. McHarg, Wm. W. Skiddy.

THE THOMPSONVILLE TRUST COMPANY.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$5,398.30
Discounted for other parties in this State,	64,386.59
Due from Banks, Bankers, and Trust Companies,	23,890.70
Railroad Bonds and Stocks,	2,100.00
Loans on Mortgage Security,	9,900.00
Banking House,	5,000.00
Specie and Currency,	12,614.83
Insurance Company's Stocks,	9,000.00
Bridge Company's Stocks,	400.00
Total Assets,	<u>\$132,690.42</u>

LIABILITIES.

Capital Stock,	\$25,000.00
Surplus Fund,	12,856.67
Due to Banks, Bankers, and Trust Companies,	9,679.91
Dividends Unpaid,	998.78
Deposits,	<u>84,155.06</u>
Total Liabilities,	<u>\$132,690.42</u>

Past due paper,	\$4,903.32
Liability of any one Director,	4,368.30
Liability of any one firm, corporation, or person other than a Director,	5,750.00
Par value of Stock, \$25; market value, \$31.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1893.	

LYMAN A. UPSON, President. JOSEPH N. ALLEN, Vice-President.
 WILLIS GOWDY, Secretary, Treasurer, and Cashier.

DIRECTORS. — J. L. Houston, G. H. Barber, L. H. Pease, J. N. Allen, L. A. Upson, G. A. Douglass, Willis Gowdy, A. H. Mathewson.

THE UNION TRUST COMPANY OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Discounted for Directors,	\$26,500.00
Discounted for other parties in this State,	194,207.67
Due from Banks, Bankers, and Trust Companies,	135,533.88
Town, City, and Corporation Bonds,	7,690.28
Railroad Bonds and Stocks,	39,723.41
Banking House,	15,000.00
Specie and Currency,	15,289.56
Checks and Cash Items,	18,328.92
Total Assets,	\$452,273.72

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	25,000.00
Other Undivided Profits,	12,890.76
Due to Banks, Bankers, and Trust Companies,	1,671.27
Deposits,	312,711.69
Total Liabilities,	\$452,273.72

Past due paper, None.
 Liability of any one Director (with Collateral), \$15,000.00
 Liability of any one firm, corporation, or person other than a Director, 10,000.00
 Par value of Stock, \$100; market value, stock not on the market.
 Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1893.

HENRY L. HOTCHKISS, President. WM. T. BARTLETT, Secretary and Treasurer.

TRUSTEES. — Henry L. Hotchkiss, Eugene S. Bristol, Louis H. Bristol, William T. Bartlett.

STATE BANKS.

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SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1893.

NAME OF BANK.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities.
City Bank, Hartford,.....	\$847,950.24	\$2,949.53	\$240,091.42	\$114,054.81	\$2,416.26	\$3,528.65	\$28,314.82	\$30,597.75	\$1,269,903.48	\$440,000.00	\$151,473.60	.....	\$65.00	\$650,857.94	\$27,506.94	\$1,269,903.48
City Bank, New Haven,.....	622,272.60	.....	178,762.50	224,347.03	23,000.00	3,489.43	154,920.00	34,692.52	1,241,484.08	500,000.00	60,000.00	\$26,421.63	1,821.00	552,534.51	100,706.94	1,241,484.08
Connecticut River Banking Co., Hartford,.....	394,417.03	398.04	179,170.66	117,173.80	23,500.00	3,999.35	55,135.12	15,608.12	789,402.12	250,000.00	.....	46,706.91	62.00	411,304.24	81,323.97	789,402.12
Mechanics Bank, New Haven,.....	581,480.12	10,509.61	5,000.00	78,269.47	28,000.00	2,850.00	58,926.29	8,498.23	773,533.72	300,000.00	45,000.00	11,034.95	1,280.30	374,500.96	41,717.51	773,533.72
Saybrook Bank, Essex,.....	60,956.06	.....	36,925.00	22,329.74	8,087.75	628.82	14,209.01	789.31	143,925.69	50,000.00	5,000.00	2,476.80	15.00	67,637.10	18,796.79	143,925.69
State Bank, Hartford,.....	741,728.88	2,381.54	272,573.29	155,743.65	67,077.44	.....	9,605.29	34,144.19	1,283,254.28	400,000.00	80,000.00	27,732.70	18.00	615,514.70	159,988.88	1,283,254.28
Union Bank, New London,.....	496,935.36	1,664.91	123,407.53	83,760.22	28,184.85	1,881.90	63,800.00	12,763.45	812,398.22	300,000.00	40,000.00	20,402.05	111.00	372,048.14	79,837.03	812,398.22
United States Bank, Hartford,.....	848,690.75	476.54	287,707.73	138,598.85	.....	.....	61,050.74	11,859.55	1,348,384.16	100,000.00	225,000.00	22,405.25	3,015.00	968,740.82	29,223.09	1,348,384.16
Totals,.....	\$4,594,431.04	\$18,380.17	\$1,323,638.13	\$934,277.57	\$180,266.30	\$16,378.15	\$445,961.27	\$148,953.12	\$7,662,285.75	\$2,340,000.00	\$606,473.60	\$157,180.29	\$6,387.30	\$4,013,138.41	\$539,106.15	\$7,662,285.75

TRUST COMPANIES DOING A BANKING BUSINESS.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1893.

NAME OF COMPANY.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities.
Conn. Trust and Safe Deposit Co., Hartford, .	\$834,894.63	\$5,282.16	\$699,975.00	\$205,627.64	.....	\$8,795.27	\$113,094.98	\$18,781.28	\$1,886,450.96	\$300,000.00	\$150,000.00	\$25,795.50	.....	\$1,352,748.59	\$57,906.87	\$1,886,450.96
Fidelity Company, Hartford,.....	153,871.03	33.91	17,500.00	18,662.82	.....	784.06	752.27	.....	191,604.09	10,000.00	.....	86,522.06	.....	83,045.18	12,036.85	191,604.09
Greenwich Trust, Loan, and Deposit Co., . . .	317,423.94	.....	54,724.50	21,029.00	\$24,216.36	1,060.72	31,004.05	10,167.77	459,626.34	50,000.00	.....	40,660.38	.....	368,530.27	435.69	459,626.34
Hartford Trust Company,.....	1,126,115.70	1,960.82	32,500.00	86,987.53	250,900.00	4,286.56	46,502.08	45,761.85	1,595,014.54	300,000.00	.....	127,913.54	.....	1,164,868.11	2,232.89	1,595,014.54
Merchants Loan and Trust Co., Willimantic,...	16,000.00	.....	61,100.00	823.15	.....	810.89	.....	838.17	79,572.21	51,600.00	1,300.00	1,082.80	.....	10,325.00	15,264.41	79,572.21
Meriden Safe and Trust Deposit Company,....	25,000.00	.....	6,409.51	3,046.41	.....	367.60	.....	.....	34,823.52	25,000.00	3,000.00	1,099.41	.....	5,465.02	259.09	34,823.52
Security Company, Hartford,.....	589,237.04	.....	166,015.75	47,375.42	.....	.....	10,679.97	15,581.15	828,889.33	200,000.00	140,000.00	13,900.17	.....	468,093.08	6,896.08	828,889.33
Stamford Trust Company,.....	377,596.39	210.44	178,317.78	49,313.92	3,000.00	801.49	20,399.84	3,312.82	632,952.68	100,000.00	25,000.00	16,585.63	\$30.00	476,230.78	15,106.27	632,952.68
Thompsonville Trust Company,.....	79,684.89	.....	11,500.00	23,890.70	5,000.00	.....	12,614.83	.....	132,690.42	25,000.00	12,856.67	.....	998.78	84,155.06	9,679.91	132,690.42
Union Trust Company, New Haven,.....	220,707.67	.....	47,413.69	135,533.88	15,000.00	.....	15,289.56	18,328.92	452,273.72	100,000.00	25,000.00	12,890.76	.....	312,711.69	1,671.27	452,273.72
Totals,.....	\$3,740,531.29	\$7,487.33	\$1,275,456.23	\$592,290.47	\$298,116.36	\$16,906.59	\$250,337.58	\$112,771.96	\$6,293,897.81	\$1,161,600.00	\$357,156.67	\$326,450.25	\$1,023.78	\$4,326,172.78	\$121,489.33	\$6,293,897.81







LAWS

RELATING TO

BANKS, SAVINGS BANKS,

Trust and Investment Companies.

BANK — A.



LAWS.

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly:

G. S. 1875, 553.
Words and
phrases gener-
ally.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

1884, ch. 110.
Railroad Com-
pany.

The term "banks" shall include all incorporated banks. The term "savings banks" shall include savings banks, societies for savings, and savings societies.

G. S. 1875, 553.
Banks.
G. S. 1875, 553
Savings Banks.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, or any foreign government, doing fire insurance business in this State.

G. S. 1875, 553.
Foreign Insur-
ance Company.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or

G. S. 1875, 553.
Public Buildings.

borough in this State, and any church, chapel, meeting house, or other building generally used for religious worship and any college, academy, school-house, or other building generally used for literary instruction.

G. S. 1875, 554.
Number; gender; joint authority; "month"; "year"; "oath"; "person" and "another"; "preceding"; "following," and "succeeding"; "sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.
Repeal of statute; effect of.

When a statute repealing another is afterwards repealed the first statute shall not be revived without express words to that effect.

1881, ch. 1.
Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,
§ 89.
Trust funds,
how loaned or
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.
Unlawful waste
on mortgaged
premises.

EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.
Embezzlement
by public
officer, execu-
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.
Embezzlement
by officer or
agent of private
corporation or
individual.
34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

[General Statutes.]

TITLE XXIV.

BANKS, SAVINGS BANKS, TRUST AND INVESTMENT COMPANIES.

CHAPTER CVIII. State Banks and Trust Companies.

CHAPTER CIX. National Banking Associations.

CHAPTER CX. Savings Banks.

CHAPTER CXI. Bank Commissioners.

CHAPTER CXII. Receivers of Banks, Savings Banks, and Trust Companies.

CHAPTER CXIII. Investment Companies.

CHAPTER CVIII.

STATE BANKS AND TRUST COMPANIES.

SECTION.

- 1761. Banks organized under act of 1852.
- 1762. Must keep specie, bullion, bonds, etc., to a certain amount.
- 1763. Dividends.
- 1764. Limit of liabilities of any one party.
- 1765. Paper that banks may not discount.
- 1766. Loans and discounts to non-residents.
- 1767. Counterfeit or altered bank bills.
- 1768. When bill is stamped "counterfeit" by mistake.
- 1769. False and counterfeit coin.
- 1770. Subscriptions by State, etc., to stock of banks.
- 1771. School Fund Commissioner may examine the bank's books.
- 1772. Stockholders may examine books, etc., when.
- 1773. Non-transferable stock not to be voted on.
- 1774. Power of attorney, when necessary.

SECTION.

- 1775. President and cashier restricted in voting.
- 1776. Who to vote on stock of the State and School Fund.
- 1777. Who may be directors.
- 1778. Limit of director's liability.
- 1779. Director not to endorse paper for compensation.
- 1780. Question of making dividend to be taken by yeas and nays.
- 1781. Reduction of capital.
- 1782. State entitled to one or two directors, when.
- 1783. Resignation of State directors.
- 1784. Cashiers of banks and treasurers of trust companies to give bonds.
- 1785. Cashier's neglect to give bonds.
- 1786. Publication of unclaimed dividends.
- 1787. Quarterly statements to the Bank Commissioners.
- 1788. Other statements to the Bank Commissioners.

SECTION 1761. All banks organized under the Act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

SEC. 1762. Every bank and trust company shall always keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank currency, to an amount not less than one-tenth of all its liabilities, except its capital stock, but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

SEC. 1763. No trust company or banking corporation shall declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock; nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

[Public Acts of 1893, House Bill No. 459.]

CHAPTER XCVIII.

An Act relating to Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1764 of the general statutes is hereby amended to read as follows: No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen per centum of its capital stock actually paid in, together with the surplus. The provisions of such bank charters as limit the amount to be loaned to any one party to a sum not less than fifteen per centum of the capital actually paid in, together with surplus, are repealed; and every bank or trust company which shall violate the provisions of this section shall pay to the state not less than one thousand dollars.

G. S. 1875, 283.
Banks organized
under Act of
1852.

G. S. 1875, 283.
Must keep
specie, bullion,
bonds, etc., to a
certain amount.

G. S. 1875, 283.
Dividends,
party to bank
26 Conn., 144.

Limit of
liability of one
party to bank
or trust
company.

Penalty.

Approved, May 5, 1893.

[General Statutes.]

G. S. 1875, 284.
Paper that banks
may not dis-
count.

SEC. 1765. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

G. S. 1875, 284.
Loans to non-
residents.

SEC. 1766. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

G. S. 1875, 284.
Counterfeit or
altered bank
bills

SEC. 1767. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

G. S. 1875, 284.
When bill is
stamped coun-
terfeit by mis-
take.

SEC. 1768. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, in its returns to the Bank Commissioners.

G. S. 1875, 284.
False and coun-
terfeit coin.

SEC. 1769. When any false and counterfeit coin, made in imitation of any current gold and silver coin, shall be offered to the cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to the State.

G. S. 1875, 284.
Subscriptions
by State, etc.,
to stock of
banks.
26 Conn., 60,
269.

SEC. 1770. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten per cent. of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall not be transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.

SEC. 1771. The Commissioner of the School Fund may at any time examine the books and accounts of any bank in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

G. S. 1875, 284.
School Fund
Commissioner
may examine
bank's books.

SEC. 1772. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockholders, owning not less in all than one hundred shares of stock, are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank.

G. S. 1875, 285.
Stockholder
may examine
books.

SEC. 1773. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year hereafter.

G. S. 1875, 285.
Non-transfer-
able stock not
to be voted on.

SEC. 1774. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without a power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein.

G. S. 1875, 285.
Power of attor-
ney when nec-
essary.

SEC. 1775. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained.

G. S. 1875, 285.
President and
cashier re-
stricted in vot-
ing.

SEC. 1776. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State.

G. S. 1875, 285.
Who to vote
upon stock of
State or school
fund.

G. S. 1875, 285.
Who may be
directors.

SEC. 1777. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank.

[Public Acts of 1893, House Bill No. 491.]

CHAPTER XCIX.

An Act relating to Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Limit of
director's
liability to
bank.

Section 1778 of the general statutes is hereby amended to read as follows: No director in any bank shall be obligated to such bank to an amount exceeding five per centum of the capital actually paid in and surplus combined, and no bank shall permit the directors to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per centum on its capital stock actually paid in and surplus combined. Any bank which shall violate the provisions of this section shall forfeit to the state not less than five hundred nor more than one thousand dollars.

Penalty.

Approved, May 5, 1893.

[General Statutes.]

G. S. 1875, 286.
Directors not to
indorse paper
for compensa-
tion.

SEC. 1779. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank, he shall forfeit to the State the full amount of such paper.

G. S. 1875, 286.
Question of
making divi-
dend to be tak-
en by yeas and
nays.

SEC. 1780. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remaining after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend not in conformity with the provisions of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

G. S. 1875, 286.
Reduction of
capital.

SEC. 1781. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not

in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved such reduction shall thereupon be valid.

SEC. 1782. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be biennially appointed by the General Assembly.

G. S. 1875, 286.
State entitled to one or two directors, when.

SEC. 1783. The Governor may accept the resignation of any bank director appointed on the part of the State; and in case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly.

G. S. 1875, 286.
Resignation of State directors.

SEC. 1784. The cashiers of banks and the treasurers of trust companies shall, severally, give bonds in the penal sum of not less than ten thousand dollars, with sufficient sureties for the faithful performance of the duties of their office, and the bonds of such cashiers and treasurers shall forthwith be recorded at length in the books of said banks and trust companies respectively, and shall at all times be subject to the inspection of the Bank Commissioners. And it shall be the duty of the president of every bank and trust company to safely keep the original bond or bonds so required to be given.

1880, ch. 32.
Cashiers of banks and treasurers of trust companies to give bonds.

SEC. 1785. If any cashier shall neglect to give the bond required by law for thirty days after his appointment, his office shall become vacant.

G. S. 1875, 286.
Cashier's neglect to give bonds.

SEC. 1786. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, with the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located.

G. S. 1875, 286.
Publication of unclaimed dividends.

SEC. 1787. The cashiers of all banks and the treasurers of all trust companies shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a

G. S. 1875, 286.
Quarterly statement to Bank Commissioners.

particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located.

G. S. 1875, 286.
Other state-
ments to Bank
Commissioners.

SEC. 1788. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance-sheet showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

[Public Acts of 1889, House Bill No. 366.]

CHAPTER CLXIX.

An Act concerning Deposits of State Funds by the State Treasurer.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Deposit of State
funds by treas-
urer.

The Treasurer of the State is hereby authorized to deposit any funds in his hands belonging to the State, or held by him as treasurer and trustee, in and with any of the national and State banks and trust companies in this State; *provided, however*, that said deposits shall only be made in his name as Treasurer of the State, or as such treasurer and trustee; and that in no case shall the said deposits in any one bank or trust company exceed in amount in the aggregate at any one

time twenty-five per centum of the capital and surplus of said bank or trust company.

Approved, June 4, 1889.

[General Statutes.]

CHAPTER CIX.

NATIONAL BANKING ASSOCIATIONS.

SECTION.

- 1789. Change of State bank to national banking associations.
- 1790. When stockholders of State banks become shareholders in national banks.
- 1791. Executors, etc., may represent stock in their control.
- 1792.* Rights of stockholders in State bank converted into a national bank.
- 1793. Where the State or a charitable corporation holds stock in the bank so converted.

SECTION.

- 1794. Officers of a national bank converted from a State bank.
- 1795. National banks resuming their powers as State banks.
- 1796. Notice of intention of State bank to become a national bank.
- 1797. Notice of change of State bank to a national bank to be given to the Comptroller.
- 1798. State bank reorganized from a national bank retains its capital stock.

SEC. 1789. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the corporate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns, and prosecuting and defending said suits; and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

G. S. 1875, 289.
Change of State bank to national banking association.

SEC. 1790. When any bank has been or shall be converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him or at his

G. S. 1875, 289.
When stockholders of State bank become shareholders in national banks.

usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

G. S. 1875, 289.
Executors, etc.,
may represent
stock in their
control.

SEC. 1791. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

G. S. 1875, 289.
Rights of stock-
holders in State
bank converted
into a national
bank.

SEC. 1792. Any stockholder in a bank, so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

G. S. 1875, 290.
Where the State
or a charitable
institution holds
stock in the bank
so converted.

SEC. 1793. Every bank which shall have been converted into a national banking association, in which at the time of its conversion this State or any charitable corporation held stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

G. S. 1875, 290.
Officers of a na-
tional bank con-
verted from a
State bank.

SEC. 1794. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

G. S. 1875, 290.
National banks
resuming their
powers as State
banks.

SEC. 1795. Every bank which shall resume its powers as a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required by section 1788.

SEC. 1796. Notice of the intention of any bank to become a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

G. S. 1875, 290.
Notice of intention of State bank to become a national bank.

SEC. 1797. Any bank, which may organize as a national banking association, shall, within sixty days thereafter, notify the Comptroller thereof in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

G. S. 1875, 290.
1885, ch. 1.
Notice to be given to the Comptroller.

SEC. 1798. Any State bank which has or may hereafter become a national banking association under the laws of the United States, and which while acting as such has increased or diminished its capital stock, may, upon its reorganization as a State bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

1882, ch. 44.
State bank re-organized from a national bank retains its capital stock.

CHAPTER CX.

SAVINGS BANKS.

SECTION.	SECTION.
1799. Officers of saving banks.	1813. Dividends.
1800. Investments, where made.	1814. Surplus.
1801. Appraisal of real estate security.	1815. Discrimination in declaring dividends.
1802. Loans and investments to be classed with real estate loans.	1816. Treasurers to give bonds, and give six years new bonds.
1803. Loans to manufacturing corporations or ecclesiastical societies.	1817. Notice to corporators of meetings.
1804. Loans on personal security.	1818. Treasurer to make sworn statements to Comptroller annually.
1805. Security for obligations of one person or firm.	1819. Penalty for not doing so.
1806. Names of directors or trustees consenting to loans, to be recorded.	1820. Treasurer to make sworn statements to Bank Commissioners.
1807. Limit of deposit to be received from one person in a year.	1821. Removal of corporator.
1808. Compensation to president.	1822. Vacancies in office, how filled.
1809. Officers not to be borrowers or sureties for borrowers, etc.	1823. Penalty for violating law relating savings banks, or assenting to such violation.
1810. Rate of interest on loans.	1824. Penalty for violating law relating banks, savings banks, and trust companies.
1811. Limit of amount in purchase or construction of buildings.	
1812. Auditors and their duties.	

G. S. 1875, 291.
1875, ch. 97.
Officers of savings banks.

SEC. 1799. No more than three officers of any one saving bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

[Public Acts of 1893, Substitute for Senate Bill No. 85.]

CHAPTER CXXXIX.

An Act concerning Investments by Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

What investments savings banks may lawfully make.

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the

authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school districts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds

Investments by
certain banks.

of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

A trustee of the
bank to be an
appraiser in
loans on land.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 208.]

CHAPTER CCLL

An Act fixing the Time when an Act concerning Savings Banks shall take Effect.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

When act concern-
ing savings
banks takes
effect.

SECTION 1. Chapter two hundred and twenty-four (An Act concerning Savings Banks), passed at the present session of the General Assembly, shall take effect upon the date of the approval of this act.

SEC. 2. This act shall take effect upon its passage.

Approved, June 22, 1889.

[General Statutes.]

SEC. 1801. When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by one or more suitable persons who shall be well known in the community where such loan is made; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

1875, ch. 99.
Appraisal of
real estate se-
curity.

SEC. 1802. Loans and investments by savings banks in United States bonds, in bonds of this State, or in the obligations of any of the counties, towns, cities, boroughs, and school districts of this State, or in the bonds of any of the States or territories whose bonds savings banks are allowed by law to purchase, may be classed with loans upon real estate for the purpose of determining the proportion of loans required upon such estate.

1887, ch. 46.
Loans and in-
vestments class-
ed with real es-
tate loans.

SEC. 1803. No loan shall be made by any savings bank to a manufacturing corporation or ecclesiastical society, secured by mortgage upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible to the full extent of such loan.

1879, ch. 27.
Loans to manu-
facturing cor-
porations or ec-
clesiastical so-
cieties.

SEC. 1804. No savings bank having more than twenty-five thousand dollars deposits shall loan on personal security of any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1875, ch. 99.
Loans on per-
sonal security.

SEC. 1805. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

G. S. 1875, 291.
Security for ob-
ligations of one
person or firm.

SEC. 1806. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the incorporators and auditors of said bank and the Bank Commis-

G. S. 1875, 291.
Names of direct-
ors or trustees
consenting to
loans to be re-
corded.

sioners, and be *prima facie* evidence of the truth of the statements therein contained.

G. S. 1875, 291.
Limit of deposit
of one person
in a year.

SEC. 1807. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

G. S. 1875, 292.
Compensation
to president.

SEC. 1808. Savings banks, whose deposits shall exceed five hundred thousand dollars, may pay their presidents such compensation as the directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year.

G. S. 1875, 292.
Officers not to
be borrowers or
sureties of bor-
rowers, etc.

SEC. 1809. No officer of a savings bank shall be a borrower or surety for a borrower, of any of its funds, nor receive any money, or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer, who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

1887, ch. 87.
Rate of interest
on loans.

SEC. 1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money, paid by said bank for insurance, on property mortgaged to them, shall not be deemed a violation of this section.

1879, ch. 27.
Limit of sum to
be expended in
construction of
buildings.

SEC. 1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

1877, ch. 55.
Auditors and
their duties.

SEC. 1812. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year.

which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

SEC. 1813. The net income of any savings bank in excess of a sum equal to one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors. 1877, ch. 88.
1880, ch. 30.
Dividends.

SEC. 1814. No savings bank shall make any dividend, except as provided in the preceding section, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits. 1877, ch. 88.
1880, ch. 30.
Surplus.

SEC. 1815. In declaring dividends, the directors of savings banks shall have power to discriminate between deposits of two thousand dollars and less, and those over that sum; such discrimination shall not exceed one per cent. per annum; and if, at any time, a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which is less than two thousand dollars. 1876, ch. 86.
Discrimination
in declaring
dividends.

SEC. 1816. The treasurer of each savings bank shall give bonds with surety to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said bank, and shall give new bonds, with surety, to the acceptance of the directors or trustees, as often as once in every period of six years from the date of giving the last bonds. The said bonds shall forthwith be recorded at length in the books of said savings bank, and shall at all times be subject to the inspection of the Bank Commissioners; and it shall be the duty of the president of said savings bank to safely keep the original bonds so given. No president, director, or trustee of any such savings bank shall be surety on the bonds of such treasurer. G. S. 1875, 292.
1880, ch. 32.
1887, ch. 31.
Treasurer to
give bonds, and
every six years
new bonds.

SEC. 1817. The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give G. S. 1875, 292.
Notice to corporators of
meetings.

such notice, he shall pay one hundred dollars to the town where such bank is located.

1886, ch. 56.
Treasurer to
make sworn
statement to
Comptroller
annually.

SEC. 1818. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the Comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; provided that this section shall not apply to the deposit made by any person known to the bank to be living. The Comptroller shall communicate the statements which shall be so delivered to him to the General Assembly on or before the third day of its next session.

1886, ch. 56
Penalty for not
doing so.

SEC. 1819. The treasurer of any savings bank neglecting or refusing to comply with the provisions of the preceding section shall be fined one hundred dollars.

1878, ch. 115.
Treasurer to
make sworn
statements to
Bank Commis-
sioners.

SEC. 1820. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

G. S. 1875, 292.
Removal of cor-
porator.

SEC. 1821. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting.

[Public Acts of 1893, Senate Bill No. 162.]

CHAPTER CCXXX.

An Act concerning Removal of Corporators of Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Removal of
savings bank
corporator by
vote.

SECTION 1. At the annual meeting of any savings bank when two-thirds of all the corporators of said bank are present, a corporator may be removed by a four-fifths vote of those present.

SEC. 2. All acts and parts of acts inconsistent herewith are Repealed hereby repealed.

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[General Statutes.]

SEC. 1822. The directors, managers, or trustees of savings banks may fill any vacancy in any office, and the person chosen to fill the same shall hold said office till another is chosen in his stead; and when any officer cannot perform the duties of his office they may appoint an assistant to him during their pleasure until the next annual meeting of said corporation, who shall have the same powers and duties as such officer.

G. S. 1875, 292.
Vacancies in
office, how
filled.

SEC. 1823. The directors, managers, or trustees of any savings banks assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to said savings bank for any loss which may result therefrom. And any officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of the statute law of this State relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and it shall be the duty of the State's Attorney for the county where such bank is located to prosecute such violation, on complaint thereof by the Bank Commissioners.

G. S. 1875, 292.
1878, ch. 64.
Penalty for violating or assenting to violation of law relating to savings banks.

SEC. 1824. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided or provision made, shall be fined not less than one hundred nor more than five hundred dollars.

G. S. 1875, 293.
Penalty for violating law relating to banks, savings banks, or trust companies.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry

Penalty for making false entries by bank officials.

upon the collection or forwarding register, or any other book of said savings bank, trust company bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[General Statutes.]

CHAPTER CXI.

BANK COMMISSIONERS.

SECTION.

- 1825. Bank Commissioners.
- 1826. Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.
- 1827. General duties.
- 1828. Where treasurer of savings bank is cashier of a national bank.
- 1829. Reports of commissioners.

SECTION.

- 1830. Duty of commissioners when charter of bank, savings banks, or trust company is forfeited. Receivers.
- 1831. Attachment of bank, savings banks, and trust companies.
- 1832. Apportionment of salaries of Bank Commissioners.

1877, ch. 127.
1887, ch. 5, § 23.
Bank Commissioners.

SEC. 1825. There shall continue to be two Bank Commissioners, who shall be appointed by the Governor with the advice and consent of the Senate. During the regular session of the General Assembly in 1889 and biennially thereafter one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the Governor until the next regular session of the General Assembly, when they shall be filled by the Governor with the advice and consent of the Senate.

1883, ch. 57.
Officers of
banks, savings
banks, and
trust companies
ineligible to
office of Bank
Commissioner.

SEC. 1826. No officer of any bank, savings bank, or trust company chartered by this State shall be eligible to the office of Bank Commissioner; and if any Bank Commissioner shall, at any time, become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business or in the negotiation of loans for others, his office shall become vacant; and it shall be the duty

f the cashier of any bank, and the treasurer of any savings bank or trust company to which a Bank Commissioner shall become indebted, to give immediate notice thereof to the governor.

SEC. 1827. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

G. S. 1875, 287.
General duties.

SEC. 1828. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association, at the same time the United States examiner shall visit such national banking association.

G. S. 1875, 293.
When treasurer
is cashier of na-
tional bank.

SEC. 1829. The commissioners shall annually report to the Governor the condition of all such institutions examined by them, with such recommendations as they may deem proper, and such annual reports shall be submitted to the General Assembly at its regular sessions. The commissioners shall also report to the Governor and to the State's Attorney in the county where any such institution is located, any violation of law by it, or any of its officers.

G. S. 1875, 287.
1887, ch. 5, § 25.
Reports of
Bank Commis-
sioners.

SEC. 1830. When in the opinion of the Bank Commissioners the charter of any bank, savings bank, or trust company, shall be forfeited, or the public are in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the State's Attorney in the county in which such bank, savings bank, or trust company is situated, shall

G. S. 1875, 288.
1879, ch. 8.
Duty of Com-
missioners
when charter of
bank, savings
bank, or trust
company shall
be forfeited.

prefer a complaint to the Superior Court for such county, in session, or if not, to a judge of the Supreme Court of Errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of: whereupon said court or judge shall forthwith issue a citation to said bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his last usual place of abode commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if upon the hearing said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court, at any term or session subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company, to be null and void.

[Public Acts of 1889, Senate Bill No. 120.]

CHAPTER VII.

An Act amending an Act concerning Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Section 1830 of the general statutes is hereby amended by adding at the end thereof the following:

Any such court or judge may, on application of said bank commissioners, whenever in the opinion of such court or judge it may be necessary to preserve assets or protect depositors, enjoin any bank, savings bank, or trust company from

Injunction to
preserve assets
of bank or trust
company.

doing any part of its business or paying out its funds for such time as may be deemed requisite.

SEC. 2. This act shall take effect upon its passage.

Approved, February 21, 1889.

[General Statutes.]

SEC. 1831. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in the preceding section, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved.

1875, ch. 100.
Attachment of
estates of
banks, saving
banks, or trust
companies.

SEC. 1832. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

G. S. 1875, 287.
Apportionment
of salaries of
Bank Commis-
sioners.

[Public Acts of 1893, Senate Bill No. 235.]

CHAPTER CXC.

An Act concerning Expenses of Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

There shall be allowed annually to the two Bank Commissioners, for their necessary expenses while engaged in official duty, the sum of five hundred dollars each, to be apportioned and collected in the same manner as is provided for the apportionment and collection of their salaries in section 1832 of the general statutes.

Expenses of
bank
commissioners.

Approved, June 6, 1893.

CHAPTER CXII.

RECEIVERS OF BANKS, SAVINGS BANKS, AND TRUST COMPANIES

SECTION.	SECTION.
1833. Receivers of banks and trust companies.	1842. Original orders of courts.
1834. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.	1843. Reports, orders, and bonds to be kept by clerk.
1835. Report of receivers and appeal from their doings.	1844. Clerk to minute on docket filing of papers, etc.
1836. General duties.	1845. Application for order on receivers.
1837. Claims in favor of the corporation when barred against receivers.	1846. Foreign attachment.
1838. Powers of a judge of the Supreme Court of Errors.	1847. Order for final disposition of funds on hand.
1839. Receivers to make sworn statement to Bank Commissioners.	1848. Discharge of receivers.
1840. Penalty for not delivering books, papers, etc., to receivers.	1849. Receivers to apply for dissolution of injunctions against them.
1841. Receivers to file statements with clerk of Superior Court.	1850. Penalty for neglect; fees and allowance.
	1851. Appropriation of avails of property in receivers' hands.
	1852. Fraudulent payments and conveyances by banks, etc., void.

G. S. 1875, 268.
1879, ch. 8.
Receivers of
banks and trust
companies.

SEC. 1833. Receivers of any bank or trust company whose capital is impaired, may be appointed by the Superior Court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875, ch. 100.
Limitation of
time for pre-
senting claims
to receivers of
banks, savings
banks, and trust
companies.

SEC. 1834. The Superior Court, upon appointing receivers of any bank, savings bank, or trust company, shall, in the absence of any statutory provision therefor, limit the time within which all claims against such corporation shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor shall be forever barred.

1875, ch. 100.
Report of re-
ceivers, and
appeal from
their doings.

SEC. 1835. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part

hereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

SEC. 1836. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands as such receivers, subject to the order of said court, shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; provided, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right

1875, ch. 100.
General duties.

administration and final settlement of such estate according to law.

1875, ch. 106.
Claims when
barred against
receivers.

SEC. 1837. No claim in favor of such corporation not barred by the statute of limitations at the time of serving the citation on said corporation, for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation.

1875, ch. 100.
Powers of a
judge of the
Supreme Court
of Errors.

SEC. 1838. Any judge of the Supreme Court of Errors may exercise all the powers of the Superior Court included in the four preceding sections, whenever the Superior Court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said Superior Court.

1875, ch. 46.
1878, ch. 113.
1879, ch. 8.
1884, ch. 16.
Receivers to
make sworn
statement to
Bank Com-
missioners.

SEC. 1839. The receivers of any savings bank or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the Bank Commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks or cashiers of trust companies are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the Superior Court to allow them for their own services during the time covered by such statement. And said receivers shall, at any time when required, furnish the Bank Commissioners with such information as treasurers of savings banks or cashiers of trust companies are by law required to furnish them. Any receiver or receivers who shall fail to comply with the requirements of this section, shall forfeit to the State the sum of five hundred dollars.

G. S. 1875, 289.
Penalty for not
delivering
books, papers,
etc., to receiv-
ers.

SEC. 1840. Any person who shall willfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or any evidences of title, or debt, or property belonging to such bank, savings bank, or trust company in his possession, or under

s control, shall be fined not more than ten thousand dollars, imprisoned not more than three years, or both.

SEC. 1841. The receivers of any bank, savings bank, or trust company, shall file with the clerk of the Superior Court of the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receiver, was located, within the first three days of each and every term and session of that court in said county for the transaction of civil business, a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say:

1. The names and residences, so far as may be known, of all the creditors of such corporation, and the amounts severally due them.

2. A full statement of all the assets of such corporation, with the estimated value of the same at the time of the appointment.

3. A particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash.

4. A like statement of all said assets on hand, with a detailed estimate of the value thereof, and any reason or reasons for delay in converting the same into cash.

5. A statement of all disbursements of money made by them in the discharge of the office of receiver.

6. The amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit.

7. The amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

SEC. 1842. It shall be the duty of every such receiver to comply with said clerk, immediately after the passage of any order by the court, or any judge, pertaining to his said office, the original of such order.

SEC. 1843. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal

1885, ch. 73.
Receivers to file statement with clerk of Superior Court.

1885, ch. 73.
Original orders of court.

1885, ch. 73.
Reports, orders, and bonds to be kept by clerk.

custody, and shall have the custody and care of any bond given by the receiver or receivers pursuant to the order of said court, or any judge having cognizance of the subject matter.

1885, ch. 73.
Clerk to minute
on docket filing
of papers, etc.

SEC. 1844. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of an order at length among the records of the court. And for the services required of him by this chapter shall receive the same fees as in other civil causes, to be paid by order of the court out of the trust funds.

1885, ch. 73.
Application for
order on receivers.

SEC. 1845. Any person interested as a creditor of such insolvent corporation may apply, in writing, to said court, at any time when in session, and to any judge of the Supreme Court of Errors when said Superior Court is not in session for any proper order upon the receiver or receivers, touching the conduct of the trust, upon giving notice by service of a copy on such receiver or receivers at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1885, ch. 73.
Foreign attachment.

SEC. 1846. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1885, ch. 73.
Order for final
disposition of
funds on hand.

SEC. 1847. Within sixty days after all the assets of such insolvent corporation have been converted into money, said receiver or receivers shall apply to said Superior Court, or to a judge of the Supreme Court of Errors if the Superior Court is not in session, for an order for the final disposition of the funds on hand. Said court or judge shall thereupon fix a time and place of hearing on said application, and order notice thereof by publication in such manner as shall be deemed reasonable. At said hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment, and the time within which the same may be called for. After the expiration of said time it shall be the duty of the receiver or

receivers to deposit with the Treasurer of the State all sums not called for, together with a list of the persons severally bound by them entitled thereto. Said sums shall remain in the treasury of the State, subject to the call of the persons severally entitled to the same.

SEC. 1848. After a final disposition of the trust funds as aforesaid, the receiver or receivers, upon their application to said court, and after such public notice as said court may require, may be discharged from further liability under their trust.

1885, ch. 73.
Discharge of receivers.

SEC. 1849. In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall have been or shall be granted, restraining such receiver or receivers from disposing of any of the trust estate, it shall be the duty of such receiver or receivers to apply for the dissolution of said injunction, within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1885 ch. 73.
Receivers to apply for dissolution of injunction against them.

SEC. 1850. Any receiver neglecting to comply with the provisions of sections 1841, 1842, 1847, 1849, or any of them, shall forfeit twenty dollars for each day of such neglect, one half to him who shall sue therefor, and the other half to the State. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: provided, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1885, ch. 73.
Penalty for neglect, fees and allowance.

SEC. 1851. The avails of the property of any bank or trust company in the hands of a receiver or receivers, shall be appropriated ratably to the payment: first of the charges and expenses of settling its concerns; secondly, of the circulating notes if any; thirdly, of all deposits; fourthly, to the payment of all sums which have been subscribed and paid for its stock by the State, or school fund; fifthly, to the

1880, ch. 25.
Fees of receivers.

G. S. 1875, 288.
Appropriation of avails of property in receivers' hands.

payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

G. S. 1875, 288.
Fraudulent pay-
ments and con-
veyances by
banks, etc.,
void.

SEC. 1852. All payments and conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by the preceding section, shall be utterly void.

[Public Acts of 1893, Senate Bill No. 197.]

CHAPTER CLXVII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Bank commis-
sioners to
supervise
investment
companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1893, Senate Bill No. 168.]

CHAPTER CLXXXIII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Limitation of
guaranty by
investment
company.

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds or

ured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed. Repeal.

SEC. 3. This act shall take effect upon its passage.

Immediate
effect.

Approved, June 6, 1893.

[General Statutes.]

SEC. 1854. No person shall act in this State as the agent or representative of any such corporation organized under the laws of another State, or sell, offer for sale, or negotiate choses in action owned, issued, negotiated, or guaranteed by it, unless such corporation shall have submitted itself and its financial condition to the examination of the Bank Commissioners, in such manner as to enable them to make such a report thereof as is specified in the preceding section, which report they shall make as often and in the same manner as is required of like corporations in this State. 1887, ch. 135.
Agents of foreign
companies.

SEC. 1855. Any person who violates the provisions of the preceding section shall forfeit one thousand dollars to the State, to be collected by the State's Attorney for the county in which such action may properly arise, by an action on this chapter, and it is hereby made the duty of every State's Attorney to bring action for such forfeiture whenever an instance of such violation is reported to him by the Bank Commissioners, and the Bank Commissioners shall so report all such instances as come to their attention. 1887, ch. 135.
Penalty.

SEC. 1856. The Bank Commissioners may make the examinations required by this chapter, either in person or by deputy, and shall have power to appoint to such position of deputy and remove therefrom at pleasure a resident of this State, and as compensation for such examinations may collect from the companies so examined all actual expenses and such further sum as may be determined by the Comptroller to be reasonable and just. 1887, ch. 135.
Bank Commis-
sioners may ex-
amine by
deputy.

SEC. 1857. The Bank Commissioners may accept, in lieu of an examination by themselves or their deputy, the certificate of any State officer having supervision of such compa- 1887, ch. 135.
May accept cer-
tificates of
officers of other
States.

nies, that examinations have been made in their respective States, provided such certificate is accompanied by a sworn report showing the financial condition of any such company; such report to comply in all respects with the provisions of this chapter.

[Public Acts of 1889, Substitute for House Bill No. 151.]

CHAPTER CCXLVIII.

Shares of capital stock, how set in list.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors.

Definition.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

Choses in action taxable in accordance with law when issued.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action to be negotiated only by authorized agent.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in the

State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by the provisions of this act.

Duration of
certificate.

Bond of corpora-
tion.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in

Return of corpo-
ration.

Corporation
may pay one
per cent. in lieu
of all other
taxes.

this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

Who is an investment broker.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Investment broker must have certificate of authority from State Treasurer.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

Penalty for violation of this act.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment.

SEC. 13. It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 ."

Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies; but it

Forfeiture for failure to make return.

Duty of assessors.

Form of statement.

Penalties.

Repeal.

shall not be necessary for said companies, or any of them, to accept said amendment.

Approved, June 22, 1889.

[Public Acts of 1893, House Bill No. 261.]

CHAPTER CLX.

An Act concerning Taxation of Joint Stock Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Taxation of joint stock investment companies.

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Approved, May 26, 1893.

[Public Acts of 1893, Senate Bill No. 238.]

CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Return by investment broker.

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Every such investment brokers shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such

broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon endorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax

Payment of tax
by owner on
chose in
action.

of one per centum on the face amount of any such bond, note or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such tax as aforesaid a receipt therefor describing such bond, note or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the state for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this state for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

Duty of board
of equalization.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Approved, June 14, 1893.

TITLE XXV.

BILLS OF EXCHANGE AND PROMISSORY NOTES.

CHAPTER CXIV.

SECTION.

1858. Negotiable notes.
 1859. Demand notes when overdue.
 1860. Contract of indorsement in blank.
 1861. Grace.
 1862. Notes due on holidays.
 1863. Protest, notice of, how given.

SECTION.

1864. Rule of damages on protest of bill of exchange without this State.
 1865. Notes in payment for patented articles, to so state.
 1866. Penalty for violation of preceding section.

G. S. 1875, 343,
 § 1.
 Negotiable notes.

2 Root, 524.
 1 Conn., 494.
 2 Conn., 126,
 419, 654, 478.
 3 Conn., 101,
 516.

G. S. 1875, 343,
 § 2.
 Demand notes,
 when overdue.
 31 Conn., 273.
 36 Conn., 6.
 44 Conn., 300.

1884, ch. 83.
 Contract of indorser in blank of negotiable or non-negotiable notes.

G. S. 1875, 344,
 § 3.
 Grace.
 2 Conn., 478.
 8 Conn., 505.
 31 Conn., 266.

1875, ch. 21.
 Notes due on holidays, etc.
 31 Conn., 264.

SEC. 1858. Promissory notes for the payment of money only, payable to any person, or his order, or to the bearer, shall be negotiable.

9 Conn., 94. 10 Conn., 308. 16 Conn., 234, 445. 17 Conn., 511. 18 Conn., 449. 19 Conn., 17.
 22 Conn., 213, 617. 24 Conn., 333. 26 Conn., 1. 29 Conn., 347. 31 Conn., 296, 543.

SEC. 1859. Any negotiable promissory note, payable on demand, which remains unpaid four months from its date, shall be considered overdue and dishonored after that time.

SEC. 1860. The blank indorsement of a negotiable or a non-negotiable note, by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

SEC. 1861. No days of grace shall be allowed on any promissory note, bill of exchange, or order, payable in this State, at sight or on demand, or upon any bank check, unless expressly provided for therein.

SEC. 1862. The first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next following such day, and any day appointed or recommended by the Governor of this State or the President of the United States as a day of thanksgiving, fasting, or any religious observance shall, for all purposes regarding the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor of bills of exchange, bank checks, and promissory notes, be treated as public holidays, and all such

checks, bills, and notes, otherwise presentable for acceptance or payment on any of said days shall be deemed to be presentable therefor on the secular or business day next preceding such holiday, and in case, by reason of a public holiday falling upon Sunday, the following Monday is deemed such holiday, as hereinbefore provided, the same shall be presentable on the Saturday preceding.

G. S. 1875, 344,
§ 6.
Protest, notice
of, how given.

SEC. 1863. It shall be due notice of the dishonor of any negotiable note, bill, draft, or check, to any party thereto, if the holder or his agent shall in due time deposit a notice of such dishonor in the post-office, with the postage prepaid, addressed to such party at the town in which he may reside, unless some other place be designated for such purpose on such note, bill, draft, or check.

G. S. 1875, 344,
§ 7.
Rule of damages
on protest of
bill of exchange
without this
State.
2 Root, 405.
19 Conn., 141.

SEC. 1864. When any bill of exchange, drawn or negotiated in this State upon any person in any other State, Territory, or District of the United States, shall be returned unpaid, and have been duly protested for non-payment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages, from the time at which notice of such protest shall have been given, and payment of said principal sum and damages demanded; that is to say, if such bill shall have been drawn upon any person in the city of New York, in the State of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the States of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York [except the city of New York], New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in the District of Columbia, three per cent. upon such principal sums, if upon any persons in the States of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum, or if upon any person in any other State, Territory, or District of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other

charges, to the time at which the notice of such protest shall have been given, and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

SEC. 1865. When any person shall vend or sell any patent or patented article, or pretended patent or patented article in this State, to any other person, and shall take and receive from such other person any note, negotiable or non-negotiable, said note shall express in the body thereof that the consideration therefor is a patent or patented article, and name the patent or patented article for which said note was executed.

1877, ch. 148.
Notes in pay-
ment for patent-
ed articles, to so
state.

SEC. 1866. Any person who shall violate any of the provisions of the preceding section shall be imprisoned in the State prison not more than five years, or in the common jail not less than six months; and if any person shall take, receive, or negotiate any note executed according to the provisions of the preceding section, he shall be deemed in law to have received the same under suspicious circumstances, and liable to all equities in favor of the maker or makers thereof.

1877, ch. 148.
Penalty for vio-
lation of preced-
ing section.

[Public Acts of 1893, House Bill No. 245.]

CHAPTER XCV.

An Act concerning Bills of Exchange.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No person shall be charged as an acceptor of a bill of exchange unless his acceptance shall be in writing, signed by himself or his lawful agent.

Acceptance of
bill of exchange
to be in writing.

SEC. 2. An unconditional promise in writing to accept a bill shall be deemed an acceptance in favor of any person who, upon the faith of such written promise, shall have taken the bill for a valuable consideration.

What writing
to be deemed an
acceptance.

Approved, May 5, 1893.

[Extracts from Chapter CXIX.]

PRIVATE CORPORATIONS.

GENERAL PROVISIONS.

SECTION.

1909. Charters subject to alteration and repeal.

1910. Corporations must organize within two years after approval of charter.

1911. Amendment to charter how accepted.

1917. Regulation of investments.

SECTION.

1919. Special meeting, how called, upon failure to hold annual meeting.

1922. Regulating of directorship of different corporations.

1924. Stock, how pledged.

1927. Proxies.

1941. Banks, etc., not to change location without authority.

G. S. 1875, 278, § 3.

Charters granted subject to alteration and repeal.

4 Day, 198.

5 Day, 329.

2 Conn., 252,

260, 579.

3 Conn., 544,

52.

4 Conn., 54.

5 Conn., 560,

246, 28.

6 Conn., 428.

552.

7 Conn., 214.

8 Conn., 191.

9 Conn., 536,

487.

1884, ch. 63.
Corporations must organize within two years after approval of charter.

SEC. 1909. All acts creating or authorizing the organization of corporations, or altering the charters of corporations previously existing, which have been or shall be passed by the General Assembly, and the charters of all corporations heretofore granted, and under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the General Assembly unless otherwise expressly provided in such acts.

10 Conn., 157, 409. 12 Conn., 499, 530, 7, 361. 13 Conn., 173, 493, 110, 249. 14 Conn., 437, 594, 174, 146. 15 Conn., 327, 312, 437, 475. 16 Conn., 98, 149, 593, 179. 17 Conn., 40, 454. 18 Conn., 53. 20 Conn., 200, 178. 21 Conn., 444. 22 Conn., 552, 502, 394, 435, 74, 133, 196. 575, 535. 24 Conn., 468. 26 Conn., 287. 27 Conn., 171, 142. 28 Conn., 289. 30 Conn., 94.

SEC. 1910. The charter of any private corporation hereafter granted, shall be and become void, unless said corporation shall be organized, and a certificate of such organization sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the Secretary of the State within two years from the date of the approval of its charter.

SEC. 1911. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of said corporation, legally warned for that purpose; nor unless an attested copy of said acceptance shall be lodged on file in the office of the Secretary of the State, to be recorded by him in a book kept for that purpose; and such acceptance shall operate to make the original charter, and

G. S. 1875, 278, § 4.

Amendment to charter, how accepted.
29 Conn., 174.

all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the General Assembly.

SEC. 1917. Whenever the board of directors of any corporation organized under the laws of this State for the purpose of lending money on real estate security, and issuing, negotiating, guarantying, and dealing in bonds and mortgage securities, shall have voted that said corporation shall never issue and have outstanding at any one time bonds exceeding a certain amount specified in such vote, and said vote shall be ratified and approved by said corporation at a meeting of the stockholders, a copy of such votes of the directors and of the corporation, certified by its secretary and attested by the president and a majority of the directors, may be filed for record in the office of the Secretary of the State, and thereupon said votes shall be effectual to bind said corporation, and shall operate as a perpetual limitation of its corporate powers.

1876, ch. 13.
Regulation of
Investments.

SEC. 1919. Whenever any corporation, public or private, except corporations having a capital stock, or associated proprietors of common fields, or whenever any association organized under the laws of this State shall have failed to hold their annual meeting, or to legally elect officers thereat, and no provision shall be contained in its charter, articles of association, or by-laws, or provided by law for such contingency, a special meeting for that purpose may be called by the persons whose duty it is to call the annual meeting, and shall be called by such persons whenever requested so to do by not less than ten, or a majority of the members of such corporation, or association, in writing, and such notice shall be given of such special meeting as is required in calling an annual meeting, and at such meeting the necessary officers may be elected.

1877, ch. 5c.
Special meeting
how called,
upon failure to
hold annual
meeting.

SEC. 1922. Any one of the directors or executive officers of any corporation, incorporated by the laws of this State, owning stock in any of the banks or other corporations of the State, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as direc-

1876, ch. 65.
Resolution of
directorships
of different
corporations.

tor of such bank or other corporation; provided that no more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

G. S. 1875, 279, § 9.
Stock how pledged.
45 Conn., 22.
53 Conn., 390.

SEC. 1924. Shares of stock in any corporation organized in this State under the laws of this State, or of the United States, may be pledged by executing and delivering a power of attorney for its transfer, with the certificate of stock therein mentioned, to the party to whom the pledge is made but no such pledge, unless consummated by an actual transfer of the stock to the name of such party, shall be effectual to hold such stock against any person but the pledger, and his executors and administrators, until a copy of said power of attorney shall be filed with the cashier, treasurer, or secretary of said corporation.

G. S. 1875, 279, § 11.
Proxies.

SEC. 1927. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

G. S. 1875, 280, § 21.
Banks, etc., not to change location without authority.

SEC. 1941. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

[*Extracts from Chapter CCXLI.*]

ASSESSMENT OF TAXES.

SECTION.

- 3837. Returns by cashiers to assessors.
- 3838. Returns of property held in pledge.
- 3839. Penalty for evasive transfer of stock.

SECTION.

- 3840. Penalty if stockholder gives untrue residence.

[Public Acts of 1889, House Bill No. 209.]

CHAPTER LXIII.

An Act relating to the Taxation of Bank and other Stock

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Capital stock of corporations where assessed for taxation.

SECTION 1. Section 3836 of the general statutes is hereby amended to read as follows:

Shares of the capital stock of any bank, national banking

association, trust, insurance, turnpike, bridge, or plank road company, owned by any resident of this State, shall be set in his list at its market value, in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock in its returns to the assessors.

SEC. 2. This act shall take effect from its passage.

Approved, March 29, 1889.

[General Statutes.]

SEC. 3837. The cashiers or secretaries of all corporations, G. S. 1875, 157, § 21. whose stock is liable to taxation, shall, on or before the Returns to assessors of names of stockholders, and value of stock. twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a letter into the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

SEC. 3838. The cashier of each bank and national banking G. S. 1775, 157, § 22. association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this Returns of property held in pledge. state, shall, upon the request of the assessors of any town, inform them of the name of any person therein, who owns stock or bonds held by such corporation as collateral security or any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

G. S. 1875, 157,
§ 23.
Penalty for
evasive transfer
of stock.

SEC. 3839. The owner of any share of the capital stock of any corporation, who shall transfer such share to another, with the intent of evading the provisions of this title, shall forfeit to the town in which he resides one per cent. of the value of the stock so transferred.

G. S. 1875, 157,
§ 24.
Penalty if
stockholder
give untrue
residence.

SEC. 3840. When any owner or holder of any stock in any corporation, liable to taxation, shall represent, or cause to be represented, to its cashier or secretary that he is a resident of any other town than that in which he actually resides, and thereby causes said cashier or secretary to give information as aforesaid, to the assessors of such other town, such assessors shall return the same to the Comptroller within thirty days thereafter, and shall certify in such return that no such person is known to reside in said town; and the Comptroller shall thereupon notify said cashier or secretary of the information given to him by said assessors; and such stockholder shall forfeit to the State one per cent. of the value of such stock; and said cashier or secretary shall thereupon pay said forfeiture to the Treasurer; and such corporation shall have a lien upon such stock for the amount so paid.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

- 3916. Stock of non-residents in other corporations, how taxed.
- 3917. Corporations to have a lien for tax paid on stock of non-residents.
- 3918. Returns by and tax on savings banks.

SECTION.

- 3930. Meetings of Board of Equalization; correct returns, etc.
- 3932. Penalty for failure to make returns.

G. S. 1875, 167,
§ 2.
Stock of non-
residents in
certain other
corporations,
how taxed.

SEC. 3916. The cashier or secretary of each corporation whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing within this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions

his section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

[Public Acts of 1893, House Bill No. 525.]

CHAPTER CLXXXIX.

Concerning Taxation of Investment Companies.

As it enacted by the Senate and House of Representatives in General Assembly convened:

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Stock in joint stock investment company, when not taxed.

Approved, June 6, 1893.

[General Statutes.]

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

G. S. 1875, 168, § 3. Corporations to have a lien for tax paid on stock of non-residents.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this state, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this state are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said

1878, ch. 64. Returns by and tax on savings banks. 37 Conn., 173. 48 Conn., 44.

tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said savings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

G. S. 1875, 169,
§ 11.
1887, ch. 117,
§ 3, 4.
Meetings of
Board of
Equalization.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount and number, contained in such statement shall be final, and the sums required shall be paid according to it.

G. S. 1875, 169,
§ 12.
Penalty for
failure to make
returns.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

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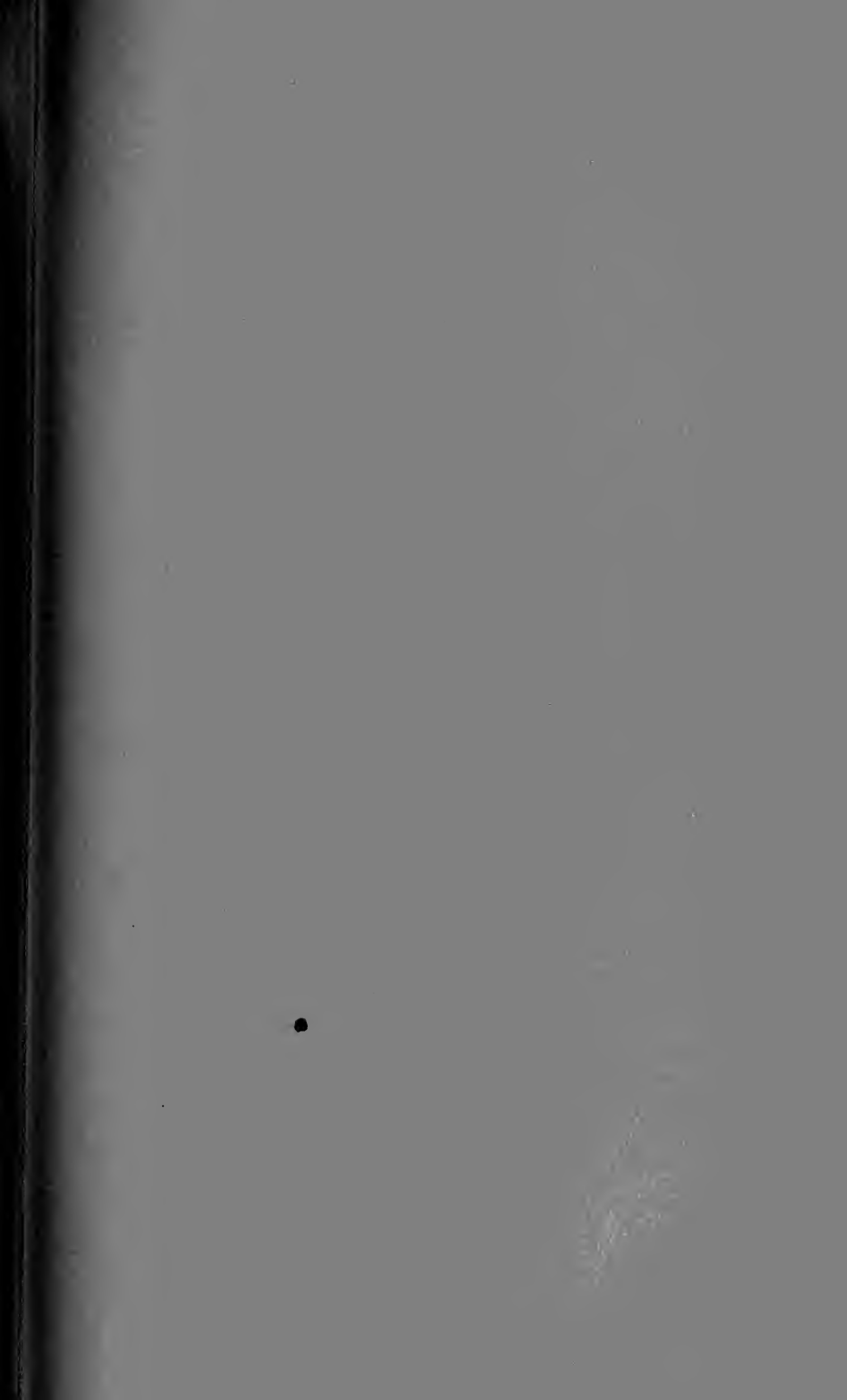
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REPORT
OF THE
BANK COMMISSIONERS

OF THE
State of Connecticut

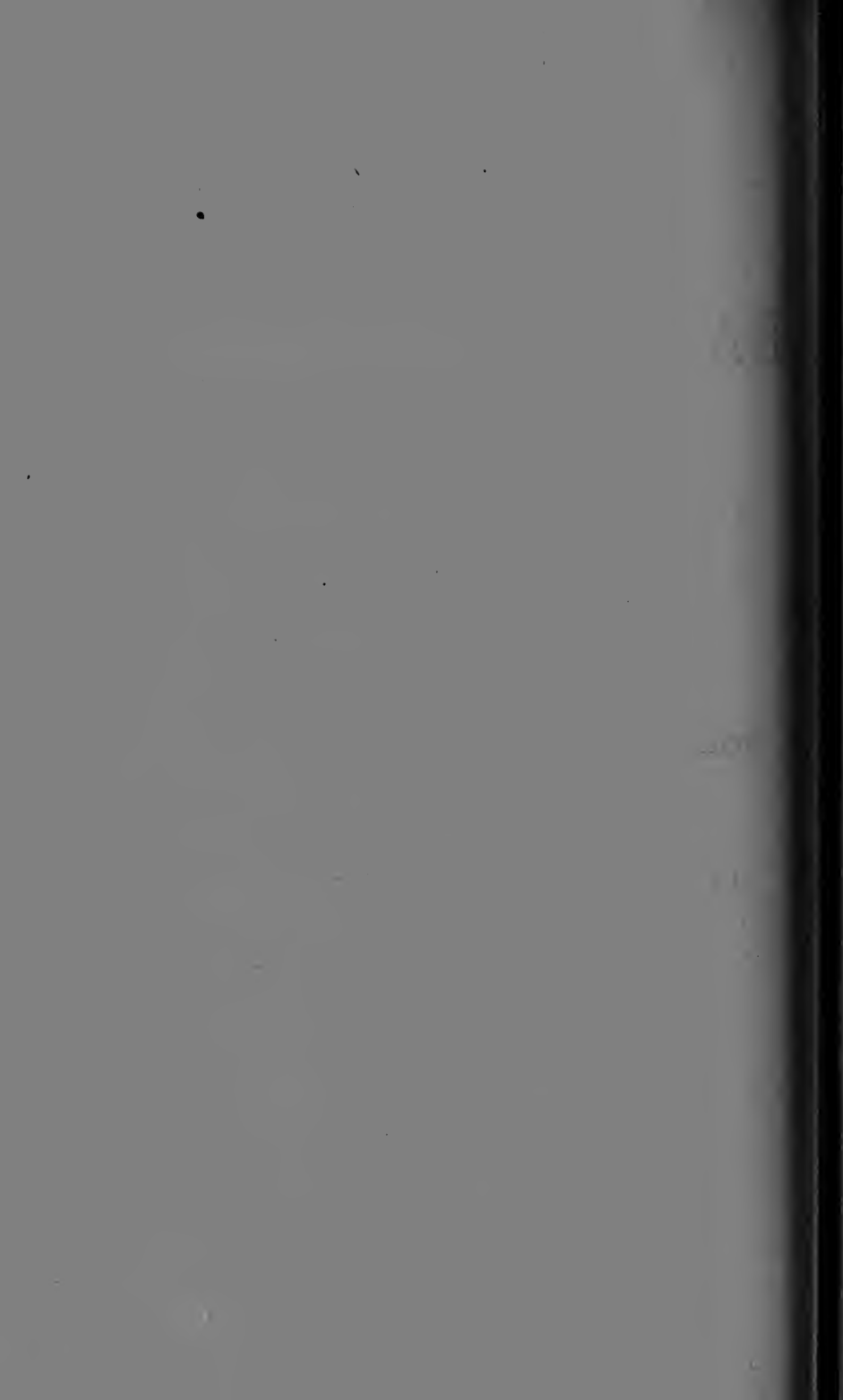
TO
THE GOVERNOR

ON
FOREIGN MORTGAGE AND INVESTMENT
COMPANIES;

ALSO
BUILDING AND LOAN ASSOCIATIONS,
That have been examined by the Commissioners.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1894.



BANK COMMISSIONERS.

EDWIN A. BUCK, Willimantic.

EDWARD R. DOYLE, Hartford.



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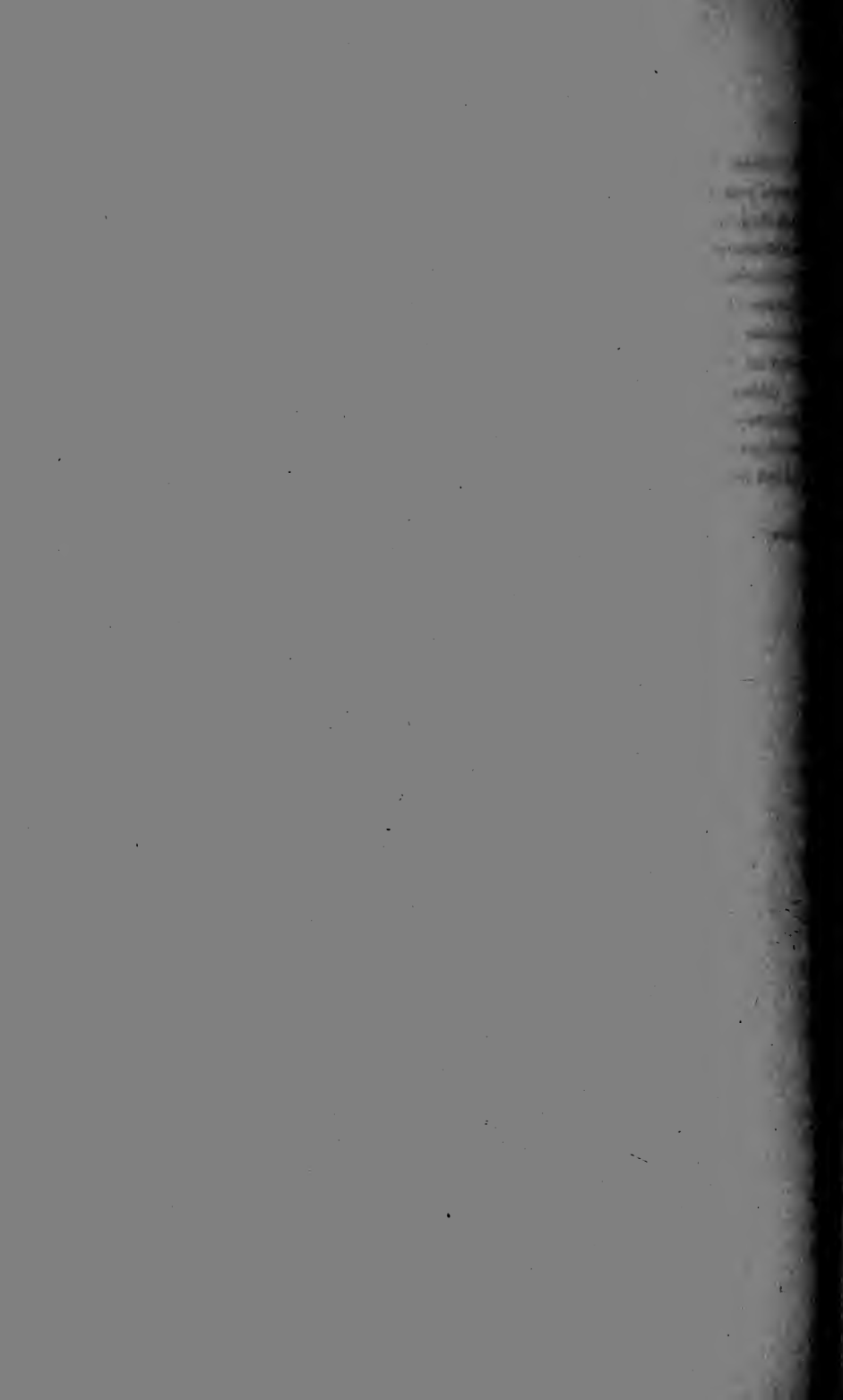
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State of Connecticut.

REPORT.

OFFICE OF THE BANK COMMISSIONERS,
HARTFORD, February 1, 1894.

To His Excellency, LUZON B. MORRIS, Governor:

In accordance with an Act of the Legislature of 1892-3, requiring the Bank Commissioners to make a separate annual report of these Corporations, the following is respectfully submitted.

FIRST SEPARATE
ANNUAL REPORT

OF

FOREIGN MORTGAGE AND INVESTMENT
COMPANIES

Chartered by the State of Connecticut,

AND

FOREIGN MORTGAGE AND INVESTMENT
COMPANIES

Chartered by other States but doing business in this State.

ALSO

BUILDING AND LOAN ASSOCIATIONS

Of other States

THAT HAVE BEEN EXAMINED BY THE BANK COMMISSIONERS AND THAT
HAVE AND DESIRE BUSINESS IN THIS STATE.



FOREIGN MORTGAGE AND INVESTMENT COMPANIES

CHARTERED BY THE STATE OF CONNECTICUT.



INVESTMENT COMPANIES IN CONNECTICUT.

The Companies doing business under Connecticut Charters, or organized under the laws of the State, are the same as reported last year and are as follows :

The Eastern Banking Co. of Hartford, located at Boston, Mass.
Equitable Trust Co. of New London, located at New York City.

The Iowa Mortgage Co., located at Hartford, Conn.

The Loan and Guarantee Co., located at Hartford, Conn.

The Middlesex Banking Co., located at Middletown, Conn.

The Mortgage Investment Co., located at Hartford, Conn.

The New England Mortgage Security Co. of Brooklyn, located at Boston, Mass.

The Thames Loan and Trust Co., located at Norwich, Conn.

The Western Land Co. of Brooklyn, located at Boston, Mass.

The Western Security Co. of Brooklyn, located at Boston, Mass.

The following table shows the condition of the above companies last year as compared with 1892.

ASSETS.			
1893.	1893.	1892.	
First Mortgages,	\$11,621,329.99	\$10,349,562.68	
Other Loans and Tax Sales Certificates,	1,346,415.86	1,113,788.89	
Stocks and Bonds,	283,806.94	251,986.44	
Real Estate and Furniture,	610,638.06	44,536.38	
Foreclosed Real Estate and expense on same,	922,719.39	797,867.57	
Past due Interest,	102,279.60	53,176.28	
Past due Loans,		28,004.97	
Other Assets,	1,011,481.53	2,065,069.06	
Total Assets,	\$15,868,671.42	\$14,703,992.27	
LIABILITIES.			
Capital,	\$4,116,170.00	\$4,116,170.00	
Surplus Guarantee Fund and Undivided Profits,	279,014.88	331,200.19	
Debenture Bonds Outstanding,	10,780,364.77	9,647,910.36	
Other Liabilities,	693,121.77	608,711.72	
Total Liabilities,	\$15,868,671.42	\$14,703,992.27	

THE EASTERN BANKING COMPANY, HARTFORD,
BOSTON, MASS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$6,050.00
Loans secured by second liens on Real Estate,	31,231.99
Loans on Collateral Security,	17,244.77
Stocks and Bonds,	67,421.94
Other Real Estate Purchased,	26,233.15
Real Estate acquired by Foreclosure,	5,896.64
Expenses on account of Foreclosure,	977.34
Other Premiums Paid,	350,000.00
Current Expenses,	9,206.28
Other past-due Interest remitted for, but not paid to us,	1,723.74
Due from Branch Offices and Agents,	282.29
Due from Sundry Persons,	17,230.24
Due from Banks and Bankers,	3,057.38
Accrued Interest on Loans owned by the Company,	106.37
Cash,	1,253.06
Scrip Account,	175.00
Land Sale Contracts,	1,360.00
Profit and Loss,	6,069.70
Total Assets,	\$545,569.89

LIABILITIES.

Capital Stock paid in, preferred,	\$155,100.00
Capital Stock paid in, common,	350,000.00
Bills Payable,	34,000.00
Other Deposits,	6,100.13
Due to Branch Offices and Agents,	369.76
Total Liabilities,	\$545,569.89

This Company issues no debentures, and guarantees no mortgages.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
200 shares American Lead Co., \$	100.00	2,000.00	No recent
50 " Dearborn Mortgage Co., preferred,	100.00	5,000.00	sales.
20 " Kinetic Power Co.,	100.00	500.00	"
500 " Western Security Co.,	100.00	50,000.00	"
\$3,000 Moosehead Pulp and Paper Co., 6s,	2,400.00		"
\$7,000 N. E. Mortgage Security Co., 5s,	5,821.94		"
\$2,000 Western Security Co., 6s,	1,700.00		"

THE EASTERN BANKING COMPANY, HARTFORD.— CONTINUED.

Trustees for Debentures, none.

When organized, November, 1887. Under what State laws, Connecticut.

Authorized capital, \$700,000.

Amount of capital subscribed, \$700,000.

Liability of stockholders beyond capital paid in, \$194,900.

What part of the capital stock is paid in cash, \$155,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 7 per cent. per annum to July, 1890; none since.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not regularly, but occasionally.

Total amount loaned to date, \$418,107.

Total amounts of loans paid, \$97,053.61.

Total amount of loans unpaid and outstanding,	} Guaranteed, \$

Total amount in process of foreclosure, \$15,576.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are made: North and South Dakota, Kansas, Minnesota, Nebraska, Washington.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS. — Francis A. Osborn, Lysson Gordon, Geo. B. Upham.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me this 13th day of October, 1893.

WALTER L. BOUVÉ,
Notary Public.

EQUITABLE TRUST COMPANY OF NEW LONDON,

[In liquidation.]

NEW YORK CITY.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$203,339.44
Real Estate acquired by Foreclosure,	558,542.39
Current Expenses,	1,234.15
Due from Branch Offices and Agents,	525.49
Accrued Interest on Loans owned by the Company,	726.03
Cash with Bank and Trustees,	20,153.20
Excess of Liabilities over Assets,	1,058,679.67
Total,	\$1,843,200.37

LIABILITIES.

Capital Stock paid in,	\$1,500,000.00
Debenture Bonds outstanding,	327,500.00
Accrued Interest on Debenture Bonds,	1,835.79
Due to Branch Offices and Agents,	100.00
Due to Trustees,	12,195.71
Coupons not presented,	720.00
Incomes from Real Estate,	848.87
Total,	\$1,843,200.37

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

YEAR WHEN	SECURED BY PLEDGE OF			AMOUNT OF	
Due.	1st Mortgage Loans.	Cash.	Real Estate.	Security.	Debentures.
May, 1889, } May, 1890, } Nov., 1890, } Feb., 1891, }	\$203,339.44	\$12,195.71	\$558,542.39	\$782,035.03	{ \$1,000.00 130,000.00 77,500.00 119,000.00
Total,.....	.....	.....	.....	\$782,035.03	\$327,500.00

Trustees for Debentures, James A. Roosevelt and Adrian Iselin.

EQUITABLE TRUST COMPANY OF NEW LONDON.—

CONTINUED.

When organized, June 29, 1871. Under what State laws, Connecticut.

Authorized capital, \$1,500,000.

Amount of capital subscribed, \$1,500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, all.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$

Total amount of loans paid, \$

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, \$} \\ \text{Unguaranteed, \$203,339.44.} \end{array} \right.$

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers? Yes.

Principal place of business, 33 Wall Street, New York City.

State the sections of country in which loans are made: Indiana, Kentucky, Illinois, Iowa, Missouri.

JAMES A. ROOSEVELT, President.

ADRIAN ISELIN, JR., Vice-President.

W. EMLEN ROOSEVELT, Secretary.

HENRY R. BOND, Asst. Secretary.

TRUSTEES.—Jas. A. Roosevelt, Adrian Iselin, Chas. Butler, Geo. A. Robbins, A. Iselin, Jr., Gus E. Kissel, Chas. Barns, Wm. Remsen, J. N. Harris, Aug. Brandegee, Robt. Coit, C. A. Williams, H. R. Bond, C. O'D. Iselin, W. Emlen Roosevelt.

STATE OF NEW YORK, $\left. \begin{array}{l} \\ \end{array} \right\}$ ss.
COUNTY OF NEW YORK, $\left. \begin{array}{l} \\ \end{array} \right\}$

I, W. Emlen Roosevelt, of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. EMLEN ROOSEVELT.

Subscribed and sworn to before me this sixth day of October, 1893.

[SEAL.]

ISAAC HICKS,

Notary Public,

Kings Co., N. Y.

(Certificate filed in New York County.)

THE IOWA MORTGAGE COMPANY,

HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$68,902.25
Loans secured by second liens on Real Estate,	12,396.60
Loans on Personal Security,	908.78
Tax Sale Certificates,	875.13
Real Estate acquired by Foreclosure,	51,693.79
Expenses on account of Foreclosure,	3,042.90
Furniture and Fixtures,	1,192.00
Remittances for Interest matured within 60 days,	21,272.83
Other past due Interest remitted for, but not paid to us,	
Due from Sundry Persons,	5,550.19
Accrued Interest on Loans owned by the Company, and Discount on Commission Notes earned,	8,019.49
Cash,	3,938.40
Reserved on Coupons,	3,927.73
Due for Advances made on Collections as Trustee,	36,415.99
Total Assets,	\$218,136.08

LIABILITIES.

Capital Stock paid in,	\$100,000.00
Undivided Profits,	1,998.11
Bills Payable,	9,000.00
Debenture Bonds outstanding,	47,400.00
Interest paid in advance by Borrowers,	3,021.38
Loans paid, but not remitted for,	5,350.00
Certificates of Deposits bearing Interest,	32,592.31
Deposits awaiting Investment,	2,965.40
Other Deposits,	11,348.33
Due to Branch Offices and Agents,	160.55
Due to Banks and Bankers,	4,300.00
Total Liabilities,	\$218,136.08

THE IOWA MORTGAGE COMPANY.— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Redeem-able.	1st Mortgage Loans.	2d Mortgage Loans.	Real Estate.	Security.	Debentures.
A	7	1891	1896	1891	.....	\$12,041.25	\$22,225.41	\$34,266.66	\$25,700.00
B	6	1891	1896	1894	\$27,500.00	.....	.....	27,500.00	25,000.00
Total,	..	.....	.....	.....	\$27,500.00	\$12,041.25	\$22,225.41	\$61,766.66	\$50,700.00

Total amount of Debentures certified,	\$50,700.00
Less amount on hand and with Agents,	3,300.00
Total liability for Debenture Bonds, as per statement,	\$47,400.00

Trustees for Debentures, Selah A. Hull, John S. Camp.

When organized, 1883. Under what State laws, Iowa. (Connecticut charter granted January session, 1886.)

Authorized capital, \$250,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none since April, 1890; previously 7 and 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? In most cases.

Total amount loaned to date, \$2,583,721.

Total amounts of loans paid, \$1,446,857.

Total amount of loans unpaid and outstanding,	{	Guaranteed, \$450,300.00.
Unguaranteed, \$617,661.75.		
Owned by company, \$68,902.25.		

Total amount in process of foreclosure, about \$10,000.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made: Iowa, Eastern and Northern Kansas, Eastern and Central Nebraska.

THE IOWA MORTGAGE COMPANY. — CONTINUED.

JEFFERY O. PHELPS, President. GEO. W. BAWDEN, Vice-President.
J. O. PHELPS, JR., Secretary and Treasurer.

DIRECTORS. — Jeffery O. Phelps, Charles J. Cole, T. O. Enders, John R. Redfield, John S. Camp, O. B. Arnold, Selah A. Hull, H. C. Joyner, R. H. Ensign, George R. Curtis, E. J. Crawford, George W. Bawden, J. O. Phelps, Jr., L. F. Englesby.

STATE OF CONNECTICUT, {
COUNTY OF HARTFORD, } ss.

I, J. O. Phelps, Jr., Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. O. PHELPS, JR.

Subscribed and sworn to before me this 12th day of October, 1893.

[SEAL.]

FRED. D. JEWETT,
Notary Public.

THE LOAN AND GUARANTEE COMPANY OF CONN.,
HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$318,145.00
Loans secured by second liens on Real Estate,	244.00
Loans on Collateral Security,	1,010.00
Loans on Personal Security,	9,500.00
Tax sale certificates,	6,397.86
Real Estate acquired by Foreclosure,	32,101.37
Expenses on account of Foreclosure,	2,652.67
Furniture and Fixtures,	600.00
Current Expenses,	1,010.91
Remittance for interest matured within 60 days,	320.25
Other past due Interest remitted for, but not paid to us,	9,543.45
Due from Branch Offices and Agents,	1,577.12
Due from sundry Persons,	5,435.19
Due from Banks and Bankers,	259.91
Accrued Interest on Loans owned by the Company,	32,074.40
Cash,	172.12
Total,	<u>\$421,044.25</u>

LIABILITIES.

Capital Stock paid in,	\$100,000.00
Undivided Profits,	6,328.52
Bills payable,	40,498.73
Debenture Bonds outstanding,	262,500.00
Loans paid, but not remitted for,	8,117.00
Deposits awaiting investment,	3,600.00
Total,	<u>\$421,044.25</u>

THE LOAN AND GUARANTEE COMPANY OF CONN.—

CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeem- able.	1st Mortgage Loans.	Cash.	Security.	Debentures.
I	6	Sept. 15, 1888,	Oct. 1, 1893,	Oct. 1, 1893,	\$22,000.00	\$350.00	\$22,350.00	\$20,500.00
J	6	Oct. 1, 1889,	Oct. 1, 1894,	Oct. 1, 1894,	27,260.00	.....	27,260.00	24,800.00
K	6	Mch. 1, 1890,	April 1, 1895,	April 1, 1895,	27,500.00	.....	27,500.00	25,000.00
L	6	Jan. 1, 1891,	Jan. 1, 1896,	Jan. 1, 1896,	27,495.00	.....	27,495.00	25,000.00
M	6	Mch. 1, 1891,	Mch. 1, 1896,	Mch. 1, 1896,	27,500.00	.....	27,500.00	25,000.00
N	6	Aug. 1, 1891,	Aug. 1, 1896,	Aug. 1, 1896,	27,500.00	.....	27,500.00	25,000.00
O	6	Jan. 1, 1892,	Jan. 1, 1897,	Jan. 1, 1897,	27,500.00	.....	27,500.00	25,000.00
P	6	Mch. 1, 1892,	Mch. 1, 1897,	Mch. 1, 1897,	54,990.00	.....	54,990.00	50,000.00
Q	6	Dec. 1, 1892,	Dec. 1, 1897,	Dec. 1, 1897,	24,225.00	.....	24,225.00	22,000.00
R	6	Jan. 2, 1893,	Jan. 1, 1898,	Jan. 1, 1898,	26,075.00	.....	26,075.00	23,600.00
Tot.	.....	.....	.....	.....	\$292,045.00	\$350.00	\$292,395.00	\$265,900.00

Total amount of Debentures certified, \$265,900.00
 Less amount on hand and with agents, 3,400.00
 Total liability for Debenture Bonds, as per statement, . . . \$262,500.00

Trustees for Debentures, Connecticut Trust and Safe Deposit Company.

When organized, October 26, 1885. Under what State laws, Connecticut.

Authorized capital, \$500,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 6, 6, 8, and 4 per cent.

THE LOAN AND GUARANTEE COMPANY OF CONN.— CONTINUED.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$1,060,467.

Total amounts of loans paid, \$310,724.

Total amount of loans unpaid and outstanding, } Guaranteed, \$8,400.
} Unguaranteed, \$741,343.

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made, Iowa, Nebraska, North and South Dakota, Minnesota, and Kansas.

WILLIAM L. MATSON, President and Treasurer.

C. C. KIMBALL, First Vice-President.

F. I. FOSS, Second Vice-President.

FRANK E. JOHNSON, Secretary.

DIRECTORS.—Leverett Brainard, H. A. Botsford, Frederick R. Foster, F. I. Foss, C. C. Kimball, Wm. L. Matson, John G. Root.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

I, Frank E. Johnson, Secretary of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

FRANK E. JOHNSON.

Subscribed and sworn to before me this 30th day of October, 1893.

LOUIS A. TRACY,
Notary Public.

CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY,
HARTFORD, CONN., Dec. 5, 1893.

HON. E. A. BUCK,
Bank Commissioner, Willimantic, Conn.

DEAR SIR,—At request of H. M. Cleveland, Esq., Deputy Commissioner, I hereby certify that, as trustee of the Debenture Bonds issued by the Loan and Guarantee Company of Connecticut, we, the Connecticut Trust and Safe Deposit Company, hold farm mortgage loans of ten per cent. more than the face value (110) of all bonds certified by us.

Yours respectfully,

M. H. WHAPLES,
President.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$8,204,743 30
Loans on Collateral Security,	3,422.99
Loans on Personal Security,	2,500.00
Stocks and Bonds,	60,900.00
Office Building,	20,000.00
Real Estate acquired by Foreclosure, }	15,845.75
Expenses on account of Foreclosure, }	
Remittances for Interest matured within 60 days,	3,509.53
Due from Branch Offices and Agents,	65 40
Due from Banks and Bankers,	156,228 45
Accrued Interest on Loans owned by the Company,	260,765.44
Cash,	9,238.89
Topographical Records,	14,000.00
Past Due Interest on Our Loans,	61,399.84
Total,	\$8,812,619 59

LIABILITIES.

Capital stock paid in,	600,000.00
Surplus Fund,	150,000.00
Undivided profits,	32,908.41
Bills payable,	897.55
Debenture Bonds outstanding,	7,615,539.77
Loans paid, but not remitted for,	10,642.44
Accrued Interest on Debenture Bonds,	137,739.16
Certificates of Deposits bearing Interest,	1,450.00
Deposits awaiting Investment,	47,550.00
Due to Branch Offices and Agents,	892.26
Due to Banks and Bankers,	215,000.00
Total,	\$8,812,619.59

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Union Investment Company, 170 shares,	\$8,500.00	\$8,500.00	.....
Central " " 164 "	8,200.00	8,200.00	.....
Conn. " " 154 "	7,700.00	7,700.00	.....
Farm Land " 163 "	8,150.00	8,150.00	.....
Farm Investment " 159 "	7,950.00	7,950.00	.....
New York, Providence & Boston Railroad Company, 4 per cent. Bonds,	20,000.00	20,400.00	.....

THE MIDDLESEX BANKING COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeem- able.		
1 to 9	6	1887	1894	1892	\$357,197.41	\$357,000.00
10 to 22	6	1888	1895	1893	805,566.99	805,500.00
23, 25, 27, 29, to 41	6	1889	1896	1894	1,301,827.27	1,278,600.00
42 to 56	6	1890	1897	1895	1,220,049.54	1,199,550.00
57 to 69	6	1891	1898	1896	987,127.03	965,550.00
24, 26, 28, 70 to 82	6	1892	1899	1897	1,180,146.92	1,143,050.00
83 to 85	6	1893	1900	1898	81,389.69	78,500.00
A1 to A9	6	1892	1899	1897	550,950.00	550,950.00
A10 to A14	6	1893	1900	1898	407,600.00	407,600.00
A16	6	1893	1900	1898	101,185.56	100,000.00
A18 to A20	6	1893	1900	1898	180,688.46	177,850.00
A23	6	1893	1900	1898	4,751.70	4,600.00
A15	5½	1893	1900	1898	19,250.00	19,250.00
A17	5½	1893	1900	1898	25,710.91	25,200.00
A21	5½	1893	1900	1898	5,632.35	5,250.00
A22	5½	1893	1900	1898	23,376.04	22,350.00
A24	5½	1893	1900	1898	3,551.03	2,900.00
A25	5½	1893	1900	1898	19,999.98	3,950.00
O1	5	'91-2-3	1895-6-7	....	22,070.35	21,170.15
O2	5	1893	1898	...	5,346.90	4,623.87
AA	5	1890	1895	....	25,651.19	24,333.49
BB	5	1891	1896	....	25,537.50	24,333.50
CC	5	1891-2	1894-7	....	25,001.57	22,630.16
DD	5	1892	1895-7	....	14,667.11	13,626.76
T	4½	1891	1896	....	76,153.27	73,000.48
U	4½	1891	1896	....	51,431.82	48,667.00
V	4½	1891-2	1896-7	....	25,049.00	24,333.52
W	4½	1892	1897	....	26,568.20	24,333.52
X	4½	1892	1897	....	26,412.23	24,333.50
Y	4½	1892	1897	....	26,205.31	24,333.51
Z	4½	1892	1897	....	27,458.13	25,806.85
B1	4½	1892	1897	....	10,267.74	9,733.40
C1	4½	1892-3	1897 }	....	25,671.60	8,760.06
C1	4½	1892-3	1897 }	....		15,573.44
C2	4½	1893	1898	....	25,373.43	24,333.50
C3	4½	1893	1898	....	22,077.13	19,223.47
C4	4½	1893	1898	....	23,888.17	14,113.43
Total, . . .	..	....	.....	....	\$7,760,841.53	\$7,594,413.11

Debentures issued with no collateral, \$31,876.70
Total amount of Debentures certified, 7,594,413.11

\$7,626,289.81

Less amount on hand and with agents, 10,750.04

Total liability for Debenture Bonds, as per statement, . . \$7,615,539.77

THE MIDDLESEX BANKING COMPANY.—CONTINUED.

Trustees for Debentures, Security Company, Hartford, Conn., Series 1 to 23, 25, 27, A1 to A25. Union Trust Company, New York, Series 24, 26, 28, 29 to 85. Union Trust Company, New York, Sterling Series AA, BB, CC, DD, 01, 02, T, U, V, W, X, Y, Z, B1, C1, C2, C3, C4.

When organized, November 5, 1875. Under what State laws, Connecticut.

Authorized capital, \$1,000,000.00.

Amount of capital subscribed, \$800,000.00.

Liabilities of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$600,000.00.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 8 per cent. to April 1, 1891, and 6 per cent. to January 1, 1893, and 7 per cent. since.

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.

Total amount loaned to date, \$11,388,781.05.

Total amount of loans paid, \$3,776,072.29.

Total amount of loans unpaid and outstanding,	{	Guaranteed, \$200,470.
	{	Unguaranteed, none.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Middletown, Conn.

State the sections of country in which loans are made: Arkansas, Louisiana, Texas, Mississippi, Utah, Colorado, Wisconsin, Minnesota, North Dakota, South Dakota.

OFFICERS.

ROBERT N. JACKSON, President.

MERRICK E. VINTON, 1st Vice-President.

CHARLES E. JACKSON, 2d Vice-President.

D. T. HAINES, Secretary.

E. A. GLADWIN, Secretary.

TRUSTEES.—Benjamin Douglas, Thomas G. Carson, Russel Frisbie, John M. Douglas, Robert N. Jackson, Merrick E. Vinton, Charles E. Jackson, Emery H. Nash, Austin R. Mitchell.

STATE OF CONNECTICUT, } ss.
COUNTY OF MIDDLESEX. }

I, D. T. Haines, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

D. T. HAINES.

Subscribed and sworn to before me this 17th day of October, 1893.

[SEAL.]

E. A. GLADWIN,
Notary Public.

THE MIDDLESEX BANKING COMPANY.—CONTINUED.

SECURITY COMPANY, HARTFORD, CONN., Sept. 15, 1893.

HON. E. A. BUCK,

Bank Commissioner, Willimantic, Conn.,

DEAR SIR,—I hereby certify that the Middlesex Banking Company has deposited with this company, and this company holds as trustee for the debentures issued by the former company and now outstanding, real estate mortgages to secure the same to the full amount of the debentures now outstanding. If you require it we can send you a complete list of the amount of collateral for each series.

Yours respectfully,

W. L. MATSON,

Treasurer.

THE MORTGAGE INVESTMENT COMPANY OF CONNECTICUT,

HARTFORD.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$44,297.00
Current Expenses,	584.70
Due from Banks and Bankers,	4,017.36
Total Assets,	\$48,899.06

LIABILITIES.

Capital Stock paid in,	\$11,070.00
Undivided Profits,	2,529.06
Debenture Bonds outstanding,	35,300.00
Total Liabilities,	\$48,899.06

STATEMENT OF DEBENTURE BONDS.

Rate per cent.	YEAR WHEN			SECURED BY FIRST LIEN ON		AMOUNT OF	
	Dated.	Due.	Redeem- able.	1st Mortgage Loans.	Special Lia- bility of Stock- holders.	Security.	Debentures.
5 {	1888 1889	1894 1898 1899	1893 1894	\$46,780.00	\$111,930.00	\$158,710.00	\$35,300.00
Total,	....	....	....	\$46,780.00	\$111,930.00	\$158,710.00	\$35,300.00

Total amount of Debentures certified,	\$35,300.00
Less amount on hand and with Agents,	0
Total liability for Debenture Bonds, as per statement,	\$35,300.00

Registering Agent for Debentures, City Bank of Hartford.
 When organized, July, 1888. Under what State laws, Connecticut.
 Authorized capital, \$5,000,000.
 Amount of capital subscribed, \$123,000.
 Liability of stockholders beyond capital paid in, \$111,930.
 What part of the capital stock is paid in cash, \$11,070.

THE MORTGAGE INVESTMENT COMPANY OF CONNECTICUT. — CONTINUED.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years,

Do you cause a personal examination of offered security to be made by salaried employes of the company? No.

Total amount loaned to date, \$

Total amounts of loans paid, \$

Total amount of loans unpaid and outstanding,	{	Guaranteed, \$		} Do not sell loans.
	{	Unguaranteed, \$		

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made: The West.

CHARLES T. WELLES, President.

EDWARD D. ROBBINS, Treasurer.

ANDREW J. BROUGHEL, JR., Secretary.

DIRECTORS. — Charles T. Welles, Silas W. Robbins, Theodore Lyman, Richard A. Robbins, Thomas Sisson, Edward D. Robbins.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

I, Andrew J. Broughel, Jr., Secretary of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

ANDREW J. BROUGHEL, JR.

Subscribed and sworn to before me this 5th day of December, 1893.

[SEAL.]

EDWARD D. ROBBINS,

Justice of the Peace.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,

BROOKLYN, WINDHAM COUNTY, CONN.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$2,604,377.61
Loans on Collateral Security,	20,375.00
Loans on Personal Security,	527.85
Bonds,	12,585.00
Real Estate acquired by Foreclosure,	681,607.04
Tax Sale Certificates and Expenses on account of Foreclosure,	20,864.47
Due from Sundry Persons,	8,598.75
Due from Banks and Bankers,	21,351.30
Cash,	30.09
Waiting distribution,	223.12
Total Assets,	\$3,370,540.23

LIABILITIES.

Capital Stock paid in,	\$1,000,000.00
Undivided Profits,	44,681.96
Bills Payable,	35,000.00
Debenture Bonds outstanding,	2,268,000.00
Coupon Interest due and unpaid on Debenture Bonds,	13,962.50
Due to Banks and Bankers,	137.62
Deferred Commission Account,	8,758.15
Total Liabilities,	\$3,370,540.23

STATEMENT OF DEBENTURE BONDS COUNTERSIGNED BY DIRECTORS.

Series.	Rate per cent.	YEAR WHEN			Amount of Debentures.
		Dated.	Due.	Redeemable.	
F	5	July 1, 1882	July 1, 1902	Not	\$500,000 00
H	5	April 1, 1886	April 1, 1896	"	484,000.00
I	5	Oct. 1, 1886	Oct. 1, 1896	"	470,000.00
J	5	July 1, 1887	July 1, 1897	"	284,000.00
K	5	Jan. 1, 1888	Jan. 1, 1898	"	233,000.00
L	6	July 1, 1890	July 1, 1895	"	492,000.00
Total, . . . . .	....	.....	.....	.....	\$2,463,000.00

THE NEW ENGLAND MORTGAGE SECURITY COMPANY.

— CONTINUED.

Total amount of Debentures certified,	\$2,463,000.00
Less amount on hand and with Agents,	195,000.00
Total liability for Debenture Bonds, as per statement,	\$2,268,000.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
The New England Mortgage Security Company, Series F, 5s, . . . \$	12,000.00	10,785.00	.....
The New England Mortgage Security Company, Series J, 5s,	2,000.00	1,800.00	.....

Trustees for Debentures, none.

When organized, 1875. Under what State laws, Connecticut.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$1,000,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$1,000,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 6 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$12,289,417.63.

Total amounts of loans paid, \$8,324,989.49.

Total amount of loans unpaid and out- { Guaranteed, none.
standing, { Owned by company, \$2,604,377.61.

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are located: Minnesota, North and South Dakota, Nebraska, Kansas, Iowa, Idaho, Montana, Washington, Oregon, Texas, Louisiana, Arkansas, Mississippi, Alabama, Georgia, and South Carolina.

OFFICERS.

J. F. F. BREWSTER, President.

J. P. R. SHERMAN, Treasurer.

C. A. POTTER, Secretary and Assistant Treasurer.

VICE-PRESIDENTS. — Thomas Wigglesworth, Oliver Ames, Francis H. Appleton, James F. Hunnewell, N. H. Emmons.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY.

— CONTINUED.

OFFICERS. — CONTINUED.

DIRECTORS. — Henry Saltonstall, Francis A. Osborn, Austin Corbin, Frederick A. Faulkner, A. N. Parlin, George H. Davenport, J. F. F. Brewster.

COUNSEL. — Milton A. Shumway.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK, }

I, J. P. R. Sherman, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. P. R. SHERMAN.

Subscribed and sworn to before me this 11th day of October, 1893.

[SEAL.]

A. P. FISKE,
Notary Public.

THE WESTERN LAND COMPANY,

BROOKLYN, CONN.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans on Personal Security,	\$69,900.00
Stocks and Bonds,	30,100.00
Expenses on account of Foreclosure,	158.33
Current Expenses,	543.03
Profit and Loss,	407.26
Total,	\$101,108.62

LIABILITIES.

Capital Stock paid in,	\$100,000.00
Due to Banks and Bankers,	1,108.62
Total,	\$101,108.62

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
301 shares of Eastern Banking Company, Preferred, \$	100.00	30,100.00	.....

Trustees for Debentures, none.

When organized, 1876. Under what State laws, Connecticut.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral, none.

Total amount of its capital stock held by the company as collateral, \$69,900.

Rates of dividends for past five years, 7 per cent. per annum for two years, none for three years.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not regularly, but occasionally.

Total amount loaned to date, \$40,547.

Total amounts of loans paid, \$40,547.

Total amount of loans unpaid and outstanding, { Guaranteed, \$
Unguaranteed,

THE WESTERN LAND COMPANY. — CONTINUED.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are made: none.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS.—Francis A. Osborn, Lysson Gordon, Sidney Chase.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me this 13th day of October, 1893.

[SEAL.]

WALTER L. BOUVÉ,

Notary Public.

THE THAMES LOAN AND TRUST COMPANY,

NORWICH.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$4,250.00
Loans on Collateral Security,	31,550.00
Loans on Personal Security,	20,995.00
Stocks and Bonds,	82,800.00
Current Expenses,	581.07
Cash,	688.44
County Warrants,	3,314.99
Total Assets,	\$144,179.50

LIABILITIES.

Capital Stock paid in,	\$100,000.00
Surplus Fund,	25,000.00
Undivided Profits,	15,568.82
Earnings,	3,610.68
Total Liabilities,	\$144,179.50

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
749 shares Trust Co. stock, \$	74,900.00	75,400.00	.....
24 " Merchants Nat. Bank stock of Norwich, Conn.,	2,400.00	2,400.00	2,880
5,000 Guaranteed Tax Certificate Bonds,	5,000.00	5,000.00	.....

When organized, 1870. Under what State laws, Special Charter.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employees of the company? No.

Total amount loaned to date, \$

Total amount of loans paid, \$

Total amount of loans unpaid and outstanding, } Guaranteed, \$
 { Unguaranteed, \$

THE THAMES LOAN AND TRUST COMPANY.— CONTINUED.

Total amount in process of foreclosure, \$

Is the company subject to examination by the local State officers? Yes.

Principal place of business, Norwich, Conn.

State the sections of country in which loans are made.

OFFICERS.

CHARLES BARD, President.

J. HUNT SMITH, Secretary and Treasurer.

TRUSTEES. — Charles Bard, Gardiner Greene, Hugh H. Osgood, John Mitchell, J. Hunt Smith, Bela P. Learned, Willis A. Briscoe.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON, } ss.

I, J. Hunt Smith, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. HUNT SMITH.

Subscribed and sworn to before me this 4th day of October, 1893.

CHARLES WEBB.

Notary Public.

**THE WESTERN SECURITY COMPANY,
BROOKLYN, CONN.**

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$167,225.39
Loans on Collateral Security,	973.24
Tax Sale Certificates,	35,044.11
Other Real Estate Purchased,	4,020.52
Real Estate acquired by Foreclosure,	95,802.78
Expenses on account of Foreclosure,	12,076.31
Current Expenses,	599.98
Due from Branch Offices and Agents,	8.29
Accrued Interest on Loans owned by the Company,	11,765.36
Accrued Interest on Tax Sale Certificates,	17,052.15
Advances, Account Tax Deeds,	1,635.61
Land Sale Contracts,	10,581.06
Profit and Loss,	6,589.03
Total Assets,	\$363,373.83

LIABILITIES.

Capital Stock paid in,	\$100,000.00
Bills Payable,	29,133.25
Bonds outstanding,	224,125.00
Accrued Interest on Bonds,	3,395.62
Due to Branch Offices and Agents,	5.73
Due to Banks and Bankers,	5,997.73
Bond Coupons unpaid,	549.00
Sale Commission,	167.50
Total Liabilities,	\$363,373.83

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage Loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	Oct. 1, 1887	Oct. 1, 1895	after 5 years	.....	.....	\$74,000
B,	6	Oct. 1, 1889	Oct. 1, 1895	after 5 years	.....	.....	17,000
	6	May, 1886	In 6 years	after 5 years	\$133,498	\$133,498	133,125
Total,	..	....	....	.....	\$133,498	\$133,498	\$224,125

Total liability for Debenture Bonds, as per statement, \$224,125.

THE WESTERN SECURITY COMPANY. — CONTINUED.

NOTE: The Series A and B Bonds are plain Debenture Bonds, without specific security, but hold the unpledged property of the Company.

The \$133,125 Bonds are secured in each case by a deposit with the holder of the Bond of a first mortgage, equal at least to the face value of the Bond, thus making each Bondholder his own Trustee.

Trustees for Debentures, none.

When organized, 1874. Under what State laws, Connecticut.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 7 per cent. per annum for two years; none for three years.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not regularly, but occasionally.

Total amount loaned to date, \$493,581.00.

Total amounts of loans paid, \$243,022.61.

Total amount of loans unpaid and outstanding, { Guaranteed, \$133,498.00.
Unguaranteed, \$117,060.39.

Total amount in process of foreclosure, \$22,365.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are made: Kansas, Minnesota, Nebraska, Washington.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS. — Francis A. Osborn, Lysson Gordon, George H. Dart.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK, }

I, Lysson Gordon, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me this 13th day of October, 1893.

[SEAL.]

WALTER L. BOUVÉ,
Notary Public.



FOREIGN MORTGAGE AND INVESTMENT COMPANIES

CHARTERED BY OTHER STATES

But doing business in this State.



FOREIGN INVESTMENT COMPANIES.

The year 1893 will long be remembered as one of the most trying periods in the history of Foreign Investment Companies, and as their assets consisted of mortgages upon real estate or real estate itself, they, for that reason, were unable to realize money upon them and hence have felt the business depression to a greater extent than any other class of financial institutions.

It will be noticed by an examination of the list of companies remaining in the State and those withdrawn therefrom, that of the companies reporting to the Commissioners October 1, 1892, twelve have withdrawn and only one new one been added, and that, the Security Mortgage and Trust Co. of Dallas, Texas. Some of the companies that have withdrawn from the State have done so from lack of business, and others from being placed in the hands of receivers to be re-organized or liquidated.

Of the twenty-four Investment Companies now in business in the State, which were chartered by other States, twelve of them issue no debentures and twelve of them issue debenture bonds. The twelve companies issuing debentures have a paid-up capital of \$4,916,995, with outstanding debentures of \$21,358,882.36. The four companies in the hands of receivers had a paid capital of \$8,755,250 and outstanding debenture bonds amounting to \$18,362,964.65, and other liabilities of bills payable, deposits, and certificates of deposit amounting to millions more. By contrasting the above liabilities their capital stock was evidently much too small for their extended business had it all been legitimate loans upon productive property. Some of their securities or assets were of a speculative nature and of doubtful value.

It is evident from late experiences that there are defects in the system or management of some of the Investment companies. The issuing of debenture bonds upon an equal amount of collateral mortgages in hands of trustees is an insecure plan for the investor, for in case of the failure of the company the trustees have no margin of collateral to pay expenses of liquidating, and as the trustees frequently know nothing of the value of collateral in their hands, which may be the poorest mortgages the companies hold, the debenture holder must suffer loss either in interest or principal, or both. Some companies have directors and stockholders for trustees, and in some instances we find no assignment of the collateral mortgages to the trustees for the debenture bonds, but the collaterals are placed in the hands of the trustees subject to change at the pleasure of the companies.

We have pointed out some of the faults or defects of the debenture system, and as many of the debenture companies are doing business under charters from other States, we would suggest the following changes, which we believe will benefit the investing public and benefit the companies by creating a greater confidence in their ability to meet their obligations.

That all companies issuing debenture bonds should place in the hands of their trustees at least 25 per cent. of first mortgage collaterals in excess of debentures issued. That the companies should have sound financial institutions to act as trustees, but if individuals are selected, they should be men of good character having no interest in the companies for which they act. That each series of debentures should have its own properly assigned collaterals, and when any mortgages are withdrawn for any purpose others of equal or greater value should be immediately substituted. While the trustees may not be informed in all cases in regard to the intrinsic value of the collaterals, they can at least insist that face values be in all cases maintained.

Of the four companies previously mentioned as being in the hands of receivers, the Equitable has proposed to its

creditors to refund their 6 per cent. securities at 5 per cent. as a basis of reorganization. The success of the above plan we understand is practically assured. The Lombard Company, as is well known, does not intend to reorganize. With a single exception its receivers were officers of the company prior to its failure and in their report to the State Bank Commissioners, October 1, 1892, claimed as an asset of the Lombard Company, 2,491 shares of the 2,500 of the Concordia Loan and Trust Co. As the Concordia Company was owned by the Lombard Company as late as October 1, 1892, by the report of that Company, how did these receivers acquire it? Was it by purchase before the failure of the Lombard Company, or have they purchased it of themselves and for themselves since the failure, or is it still an asset of the Lombard Company and to be liquidated with other assets of that Company? There is a difference of opinion as to the safety of turning over several millions of guaranteed loans and debentures to a company of a claimed capital of only \$250,000 and about which the people have very little information. Some of the creditors are of the opinion that their interest should control the liquidation rather than, or instead of, the debtor interest.

Former Bank Commissioners with a much larger experience than we have had have suggested changes in our statutes which would give them the power, if after examination they found companies with impaired capital, to prevent further business in the State. Under our present statutes the State Treasurer grants licenses to the different companies, but no official has any power to prevent unreliable investment companies from selling securities in the State.

Official State supervision is harmful rather than beneficial, if powerless to correct mismanagement when found, by its tendency to create a feeling of confidence that would not otherwise exist. We therefore recommend that the Bank Commissioners have power to grant licenses, after examination, to such companies as they find financially sound and worthy of the confidence of the people of the State. This is the practice in other States, notably in New York and Massa-

chusetts. Without it, all our laws requiring examination or any supervision of Investment Companies are practically ineffectual. We believe that nearly all of the companies examined by the Commissioners are in a sound condition financially, and entitled to the confidence of investors, and that, with the changes herein suggested, loans can, through responsible persons or companies, be as safely made in the West as in the East. All of which is respectfully submitted.

The Investment Companies now doing business in the State are as follows :

- Building and Loan Association, Aberdeen, So. Dakota (transferred to Building and Loan Associations).
- Central Loan and Debenture Company of Kansas City.
- Clise Investment Company, Seattle, Washington.
- Colorado Loan and Mortgage Company, Colorado Spr'gs, Col.
- Colorado Securities Company, Denver, Col.
- Deming Investment Company, Oswego, Kansas.
- Eastern Building and Loan Association, Syracuse, New York (transferred to Building and Loan Associations).
- Farm Investment Company, Greeley, Col.
- Fidelity Loan and Trust Company, Sioux City.
- Georgia Loan and Trust Company, Americus, Ga.
- Investment Trust Company of America, Topeka, Kan.
- Iowa Loan and Trust Company, Des Moines, Iowa.
- Missouri Trust Company, Sedalia, Missouri.
- Mutual Investment Company, Omaha, Neb.
- Nebraska Loan and Trust Company, Hastings, Neb.
- New England Loan and Trust Company, New York, Kansas City, and Des Moines, Iowa.
- North American Loan and Trust Company, Chicago, Ill.
- Oberlin Loan, Trust, and Banking Company, Oberlin, Kan.
- Omaha Loan and Trust Company, Omaha, Neb.
- Provident Trust Company, Spokane, Washington (office in Boston).
- Security Loan and Trust Company, Des Moines, Iowa.
- Security Trust Company, Nashua, N. H.

Texas Loan and Savings Company, Fort Worth, Texas.
 Vermont Loan and Trust Company, Grand Forks, No. Dakota.
 Washington Loan and Trust Company, Walla Walla, Wash.
 The Security Mortgage and Trust Company of Dallas, Texas.
 This is its first year of business in the State.

The Foreign Investment Companies withdrawn from the State during the year 1893, are as follows :

Ballou State Banking Company of Sioux City, Iowa.
 Central Trust Company, St. Louis, Missouri.
 Chamberlain Investment Company, Denver, Col.
 Equitable Mortgage Company, Kansas City, Missouri.
 Globe Loan and Trust Company of Omaha, Neb.
 Ingersoll Investment Company, Denver, Col.
 Knight Investment Company, Wichita, Kan.
 Lombard Investment Company, Kansas City, Mo.
 National Savings and Loan Association, Rochester, N. Y.
 Northwestern Guaranty Loan Company, Minneapolis, Minn.
 Texas Loan Agency, Corsicana, Texas.
 J. B. Watkins Land Mortgage Company, Lawrence, Kan.

ASSETS OF FOREIGN INVESTMENT COMPANIES.

Loans secured by 1st Liens on Real Estate,	\$26,816,847.95
Loans secured by 2d Liens on Real Estate,	1,655,601.17
Loans on Collateral Security,	1,144,489.26
Loans on Personal Security,	57,667.69
Tax Sale Certificates,	106,794.87
Stocks and Bonds,	1,270,806.85
Office Buildings,	211,500.00
Other Real Estate Purchased,	302,404.77
Real Estate by Foreclosure and Expense,	1,154,217.63
Furniture and Fixtures,	48,479.32
Current Expenses,	78,596.87
Past-Due Interest Remitted for,	451,128.36
Past-Due Loans Remitted for,	157,762.30
Due from Branch Offices and Agents,	214,621.74
Due from Sundry Persons,	137,407.73
Due from Banks and Bankers,	502,185.53
Due on Uncompleted Loans,	8,382.49
Cash,	109,194.14
Other Assets,	607,908.65
Accrued Interest on Loans,	230,358.88
Total Assets,	<u>\$35,266,356.20</u>

LIABILITIES OF FOREIGN INVESTMENT COMPANIES.

Capital Stock,	\$6,473,241.65
Surplus Fund,	580,979.84
Guaranty Fund,	170,851.00
Undivided Profits,	715,976.22
Bills Payable,	1,057,284.29
Debenture Bonds outstanding,	22,908,166.71
Dividends unpaid,	18,361.14
Interest paid in advance by borrowers,	71,074.88
Loans paid but not remitted for,	217,162.94
Due Borrowers on uncompleted Loans,	112,927.07
Accrued Interest on Debenture Bonds,	88,264.17
Trust Savings,	328,790.22
Certificates of Deposit bearing Interest,	1,212,813.70
Deposits awaiting Investment,	225,826.97
Other Deposits,	277,800.08
Due to Branch Offices and Agents,	145,419.38
Due to Banks and Bankers,	158,064.80
Other Liabilities,	503,351.64
Total Liabilities,	<u>\$35,266,356.20</u>

THE CENTRAL LOAN AND DEBENTURE COMPANY,

KANSAS CITY, JACKSON COUNTY, MISSOURI.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$433,780.61
Loans secured by second liens on Real Estate,	25,043.21
Loans on Collateral Security,	31,135.25
Loans on Personal Security,	19,067.37
Tax Sale Certificates,	9,904.98
Stocks and Bonds,	66,000.00
Other Real Estate purchased,	67,951.74
Real Estate acquired by Foreclosure,	89,774.18
Expenses on account of Foreclosure,	1,460.43
Furniture and Fixtures,	4,771.11
Current Expenses,	5,834.00
Remittances for Interest matured within 60 days,	7,924.08
Other past due Interest remitted for, but not paid to us,	11,155.84
Due from Branch Offices and Agents,	762.22
Due from Sundry Persons,	18,673.49
Due from Banks and Bankers,	17,970.04
Cash,	531.27
Total Assets,	\$811,739.82

LIABILITIES.

Capital Stock paid in,	\$250,000.00
Undivided Profits,	11,335.05
Bills Payable,	55,322.84
Debenture Bonds outstanding,	420,250.00
Dividends Unpaid,	1,560.00
Interest paid in advance by Borrowers,	109.15
Loans paid, but not remitted for,	33,293.00
Certificates of Deposit bearing Interest,	23,968.23
Deposits awaiting Investment,	11,343.44
Other Deposits,	4,558.11
Total Liabilities,	\$811,739.82

THE CENTRAL LOAN AND DEBENTURE CO. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A	6	1886	1896	1896	\$50,000.00	\$50,000.00	\$50,000.00
B	6	1886	1898	1896	50,492.50	50,492.50	50,000.00
C	6	1886	1898	1896	49,825.00	49,825.00	49,500.00
E	6	1887	1899	1897	50,000.00	50,000.00	50,000.00
F	6	1887	1899	1897	50,000.00	50,000.00	50,000.00
G	6	1888	1898	1894	50,000.00	50,000.00	50,000.00
H	6	1888	1900	1895	40,300.00	40,300.00	40,300.00
I	6	1889	1901	1895	16,806.00	16,806.00	16,800.00
J	6	1890	1902	1895	50,000.00	50,000.00	50,000.00
L	6	1890	1902	1895	13,700.00	13,700.00	13,650.00
Total,.....					\$421,123.50	\$421,123.50	\$420,250.00

Total amount of Debentures certified, \$420,250.00

Less amount on hand and with agents, 0

Total liability for Debenture Bonds, as per statement, \$420,250.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Evansville Street Railway Bonds, \$	10,000.00	9,800.00	10,150.00
Cincinnati, Covington & Newport Street Railway Bonds,	19,000.00	18,050.00	19,000.00
Duluth Transfer Railway Bonds,	37,000.00	35,890.00	37,000.00

Trustees for Debentures: For all the series except "J and L," the Emporia National Bank, C. N. Sterry, and T. S. Krutz are Trustees. For Series "J and L," the Boston Safe Deposit and Trust Company is Trustee.

When organized, 1879. Under what State laws, Kansas.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$250,000.

Liability of stockholders beyond capital paid in, \$250,000.

What part of the capital stock is paid in cash, \$250,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

THE CENTRAL LOAN AND DEBENTURE CO. — CONTINUED.

Rates of dividends for past five years, 8 per cent. for 1888 and 1889; 7 per cent. for 1890, 1891, and 1892; 6 per cent. for 1893.

Do you cause a personal examination of offered securities to be made by salaried employes of the Company? Yes.

Total amount loaned to date, \$6,486,846.34.

Total amounts of loans paid, \$4,455,190.84.

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, } \$924,985.00. \\ \text{Unguaranteed, } \$1,106,670.50. \end{array} \right.$

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers? No.

Principal place of business, Emporia, Kansas.

State the sections of country in which loans are made: Eastern Kansas and Western Missouri.

STATE OF MISSOURI, $\left. \begin{array}{l} \\ \text{COUNTY OF JACKSON,} \end{array} \right\} \text{ss.}$

I, C. A. Leighton, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

C. A. LEIGHTON.

Subscribed and sworn to before me this 10th day of November, 1893.

[SEAL.]

VERNON C. JARBOE,

Notary Public.

I, L. T. Heritage, Cashier of the Emporia National Bank, one of the Trustees for certain Debentures issued by The Central Loan and Debenture Company, do hereby certify that on the 30th day of September, 1893, said Company had on deposit with said bank to secure its Debentures, mortgage loans aggregating three hundred fifty-seven thousand four hundred twenty-three $\frac{50}{100}$ (\$357,423.50) dollars.

L. T. HERITAGE.

We, the Trustees for certain Debentures issued by The Central Loan and Debenture Company, do hereby certify that on the 30th day of September, 1893, said company had on deposit with this company to secure its Debentures, mortgages aggregating sixty-three thousand seven hundred (\$63,700.00) dollars.

BOSTON SAFE DEPOSIT AND TRUST CO.,

By THOS. STONE,

President.

THE CLISE INVESTMENT COMPANY,

SEATTLE, WASHINGTON.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$20,804.21
Loans secured by second liens on Real Estate,	990.00
Loans on Collateral Security,	18,775.00
Loans on Personal Security,	200.00
Stocks and Bonds,	982.50
Other Real Estate Purchased,	134,327.26
Furniture and Fixtures,	735.10
Current Expenses,	6,057.46
Other Past-due Interest remitted for, but not paid to us,	66.00
Due from Branch Offices and Agents,	10,786.67
Cash,	448.81
Insurance,	185.93
Total Assets,	\$194,358.94

LIABILITIES.

Capital Stock paid in,	\$150,000.00
Undivided Profits,	35,002.61
Mortgages assumed and given,	9,300.00
Commission Account, etc.,	56.83
Total Liabilities,	\$194,358.94

This company issue no debenture bonds.

When organized, August 28, 1890. Under what State laws, Washington.

Authorized capital, \$200,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in, \$50,000.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$2,000.

Total amount of its capital stock held by the company as collateral, \$24,600.

Rates of dividends for past five years,

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.

Total amount loaned to date, \$116,823.00.

Total amounts of loans paid, \$63,182.79.

Total amount of loans unpaid and outstanding,	{	Guaranteed, \$12,871.00.
	{	Unguaranteed, \$40,769.21.

Total amount in process of foreclosure, none.

THE CLISE INVESTMENT COMPANY. — CONTINUED.

Is the company subject to examination by local State officers? No.

Principal place of business, Seattle.

State the sections of country in which loans are made : Kings County.

J. W. CLISE, President.

H. W. HIGGINS, Treasurer.

C. M. SHEAFE, Vice-President.

H. R. CLISE, Secretary.

DIRECTORS. — J. W. Clise, C. M. Sheafe, H. W. Higgins, H. R. Clise.

STATE OF WASHINGTON, }
COUNTY OF KING, } ss.

I, J. W. Clise, President of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. W. CLISE.

Subscribed and sworn to before me this 12th day of October, 1893.

[SEAL.]

R. E. MCCOY,
Notary Public.

THE COLORADO LOAN AND MORTGAGE COMPANY.

COLORADO SPRINGS, COLORADO.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$8,400.00
Loans secured by second liens on Real Estate,	11,854.07
Loans on Collateral Security,	2,636.65
Loans on Personal Security,	856.00
Tax sale Certificates,	1,030.21
Real Estate acquired by foreclosure,	1,412.59
Furniture and Fixtures,	604.67
Remittances for interest matured within 60 days,	3,377.81
Other past due interest remitted for, but not paid to us,	419.75
Due from Sundry Persons,	2,411.26
Due from Banks and Bankers,	7,459.02
Cash,	697.13
Total Assets,	<u>\$41,159.16</u>

LIABILITIES.

Capital Stock paid in,	\$30,000.00
Guarantee Fund,	7,000.00
Undivided Profits,	4,104.46
Due Borrowers on loans in process of completion,	54.70
Total Liabilities,	<u>41,159.16</u>

When organized, September 29, 1888. Under what State laws, Colorado.

Authorized capital, \$30,000.

Amount of capital subscribed, \$30,000.

Liability of stockholders beyond capital paid in, nothing.

What part of the capital stock is paid in cash, \$30,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 18 quarterly dividends since organization.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Always by an officer of the company.

Total amount loaned to date, \$740,002.

Total amounts of loans paid, \$107,602.

Total amount of loans unpaid and outstanding,	{	Guaranteed, \$563,260.
		Unguaranteed, \$69,140.

Total amount in process of foreclosure, \$400.

THE COLORADO LOAN AND MORTGAGE COMPANY.—
CONTINUED.

Is the company subject to examination by local State officers? No.

Principal place of business, Colorado Springs.

State the sections of country in which loans are made: El Paso, Pueblo, Fremont, Chaffee, Eagle, Garfield, Mesa, Delta, Park, Las Animas, Huerfane, and La Plata Counties, all in Colorado.

OFFICERS.

GEO. W. WALKER, President. GEO. E. LINDLEY, Vice-President.
KIRKE H. FIELD, Secretary and Treasurer.

DIRECTORS:—Geo. W. Walker, Geo. E. Lindley, Kirke H. Field, W. R. Logan, Hobart B. Ives, Frank G. Hotchkiss, C. E. Walker.

STATE OF COLORADO, }
COUNTY OF EL PASO, } ss.

I, George W. Walker, President of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

GEO. W. WALKER,
President.

Subscribed and sworn to before me this fifth day of October, 1893.

L. E. DWINELL,
Notary Public.

THE COLORADO SECURITIES COMPANY,

DENVER, COLORADO.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$113,819.17
Loans secured by second liens on Real Estate,	20,747.25
Loans on Collateral and Personal Security,	7,900.87
Tax Sale Certificates,	2,359.43
Stocks and Bonds,	13,953.39
Other Real Estate Purchased,	41,705.22
Real Estate acquired by Foreclosure,	} No loss anticipated
Expenses on account of Foreclosure,	
Furniture and Fixtures,	608.21
Current Expenses,	2,379.94
Remittances for Interest matured within 60 days,	17,001.99
Other Past-due Interest remitted for, but not paid to us,	3,654.81
Due from Branch Offices and Agents,	8,565.80
Due from Sundry Persons,	18,242.94
Due from Banks and Bankers,	23,571.58
Due on Uncompleted Loans,	2,043.63
Cash,	2,671.06
	200.69
Total Assets,	\$279,426.02

LIABILITIES.

Capital Stock paid in,	\$70,000.00
Surplus Fund,	736.49
Undivided Profits,	38,194.75
Bills Payable,	35,700.00
Dividends Unpaid,	801.14
Loans paid, but not remitted for,	3,122.20
Due Borrowers on Loans in process of completion,	60,754.66
Deposits awaiting Investment,	43,760.97
Other Deposits,	9,789.18
Due to Branch Offices and Agents,	13,788.51
Due to Banks and Bankers, . . . . .	.78
Due Sundry Persons,	2,777.34
Total Liabilities,	\$279,426.02

THE COLORADO SECURITIES COMPANY.—CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
5 shares Graphic Publishing Company, \$	50.00	50.00	50.00
1 " Real Estate Exchange,	50.00	50.00	50.00
600 " Equitable House Building Co., .	40,000.00	7,600.00	7,600.00
81½ " Alamosa Creek Canal,	3,150.00	3,262.50	3,262.50
75 " Sunnyside Park Ditch Company, .	7,500.00	2,990.89	3,750.00

This company issue no debentures.

When organized, 1886. Under what State laws, Colorado.

Authorized capital, \$100,000.

Amount of capital subscribed, \$70,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$70,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none declared.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$1,962,429.

Total amounts of loans paid, \$720,680.

Total amount of loans unpaid and outstanding, { Guaranteed, \$1,226,549.
{ Unguaranteed, \$15,200.

Total amount in process of foreclosure, \$4,700.

Is the company subject to examination by local State officers? No.

Principal place of business, Denver.

State the sections of country in which loans are made: All principal counties in State of Colorado only.

H. J. ALDRICH, President and Treasurer.

E. A. FAY, Secretary.

DIRECTORS. — H. J. Aldrich, F. E. Ottley, E. A. Fay.

STATE OF COLORADO, }
COUNTY OF ARAPAHOE, } ss.

I, H. J. Aldrich, President of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

H. J. ALDRICH.

Subscribed and sworn to before me this 18th day of October, 1893.

[SEAL.]

A. B. COULSON,
Notary Public.

THE DEMING INVESTMENT COMPANY,

OSWEGO, KANSAS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$62,565.45
Loans secured by second liens on Real Estate,	3,285.38
Loans on Collateral Security,	9,528.08
Loans on Personal Security,	1,929.87
Tax Sale Certificates,	2,789.37
Stocks and Bonds,	12,973.00
Real Estate acquired by Foreclosure,	324.09
Premium Account,	6,000.00
Furniture and Fixtures,	112.40
Remittance for Interest matured within 60 days,	843.11
Other past-due interest remitted for, but not paid to us,	1,192.10
Past-due loans remitted for, but not paid to us,	485.00
Due from Branch Offices,	2,071.90
Due from Sundry Persons,	1,759.78
Due from Banks and Bankers,	6,164.78
Cash,	25.88
Unmatured Com. Notes secured by second liens on Real Estate,	7,569.20
Remittances for Interest maturing Oct. 1, 1893,	2,943.06
Loans sold but not yet remitted for,	6,972.07
Total Assets,	<u>\$129,534.52</u>

LIABILITIES.

Capital Stock paid in,	\$55,500.00
Guarantee Fund,	389.00
Undivided Profits,	1,217.37
Bills Payable,	8,000.00
Interest paid in advance by Borrowers,	555.57
Loans paid, but not remitted for,	7,642.35
Due Borrowers on Loans in process of completion,	2,417.75
Deposits awaiting investment,	4,803.01
Other Deposits,	15,850.54
Due to Branch Offices,	31,196.27
Reserved Brokers Commission on unsold Loans,	1,157.50
Reserved Discount (8 per cent. to maturity) on Commission Notes,	805.16
Total Liabilities,	<u>\$129,534.52</u>

THE DEMING INVESTMENT COMPANY.—CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
1 Municipal Bond of Oklahoma City, Okla.,	500.00	500.00	450.00
5 shares of Whitman Co. Abstract Co. stock, of Colfax, Wash.,	500.00	498.00	498.00
121 shares 1st Nat. Bank stock of Oswego, Kan.,	12,100.00	11,600.00	12,100.00
5 shares Bank of Garnett stock of Garnett, Kan.,	500.00	375.00	500.00

When organized, January, 1888. Under what State laws, Kansas.

Authorized capital, \$55,500.

Amount of capital subscribed, \$55,500.

Liability of stockholders beyond capital paid in, \$55,500.

What part of the capital stock is paid in cash, \$55,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 4 per cent. semi-annually (8 per cent.) for past two years.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$1,400,000, approximately.

Total amount of loans paid, \$230,000, approximately.

Total amount of loans unpaid and { Guaranteed, \$595,000 }
outstanding, { Unguaranteed, \$575,000 } Approximately.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? No.

Principal place of business, Oswego, Kansas.

State the sections of country in which loans are made: to six southeastern counties of Kansas, being Labette, Cherokee, Crawford, Neosho, Wilson, and Montgomery. In the State of Washington, Whitman County; and Latob County, Idaho; also, in Oklahoma Territory, Canadian, Cleveland, and Oklahoma Counties.

NELSON CASE, President.

J. B. MONTGOMERY, Vice-President.

B. T. BYRNS, 2d Vice-President.

ROBERT O. DEMING, Treasurer and Manager.

D. S. WASKEY, Secretary.

THE DEMING INVESTMENT COMPANY.— CONTINUED.

DIRECTORS. — N. Case, J. B. Montgomery, R. O. Deming, D. S. Waskey, B. T. Byrns, John Elliott, O. R. Symmes.

STATE OF KANSAS, }
COUNTY OF LABETTE, } ss.

I, Robert O. Deming, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

ROBERT O. DEMING.

Subscribed and sworn to before me this 9th day of October, 1893.

W. C. MITCHELL,
Notary Public.

THE FARM INVESTMENT COMPANY,

GREELEY, COLORADO.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$72,680.00
Loans secured by second liens on Real Estate,	1,776.75
Tax Sale Certificates,	89.54
Stocks and Bonds,	25,000.00
Other Real Estate purchased,	7,325.00
Real Estate acquired by Foreclosure,	15,069.84
Furniture and Fixtures,	963.21
Current Expenses,	1,207.05
Remittances for Interest matured within 60 days,	1,718.90
Due from Sundry Persons,	335.14
Due from Banks and Bankers,	1,030.19
Due on uncompleted Loans,	960.99
Accrued Interest on Loans owned by the Company,	1,864.40
Stock Notes,	17,000.00
Total Assets,	\$147,021.01

LIABILITIES.

Capital Stock paid in,	\$100,000.00
Surplus Fund,	7,904.59
Undivided Profits,	6,607.32
Bills Payable,	28,200.00
Interest paid in advance by Borrowers,	1.85
Due Borrowers on Loans in process of completion,	192.50
Deposits awaiting Investment,	389.12
Other Deposits,	3,015.27
Due to Branch Offices and Agents,	100.00
Due to Banks and Bankers,	476.19
Coupons not presented for Payment,	134.17
Total Liabilities,	\$147,021.01

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Weld County Savings Bank, \$	25,000.00	26,127.05	.....

This company issues no debentures.

THE FARM INVESTMENT COMPANY.— CONTINUED.

When organized, 1889. Under what State laws, Colorado.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, for unpaid subscription.

What part of the capital stock is paid in cash, \$83,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 5 per cent., semi-annual.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$455,104.

Total amounts of loans paid, \$101,454.

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, } \$348,290. \\ \text{Unguaranteed, } \$5,360. \end{array} \right.$

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? No.

Principal place of business, Greeley, Colorado.

State the sections of country in which loans are made: Irrigated districts of Wyoming and Colorado.

OFFICERS.

D. H. GALE, President.

B. D. SANBORN, Vice-President.

W. C. BAKER, Secretary.

A. J. PARK, Treasurer.

DIRECTORS.— D. H. Gale, B. D. Sanborn, Wm. Mayher, J. A. Rankin, J. S. Gale, Geo. K. Peasley, W. C. Baker.

STATE OF COLORADO, $\left\{ \begin{array}{l} \\ \text{COUNTY OF WELD, } \end{array} \right\}$ ss.

I, W. C. Baker, Secretary of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. C. BAKER.

Subscribed and sworn to before me this 30th day of September, 1893.

CHARLES N. JACKSON,
Notary Public.

THE FIDELITY LOAN AND TRUST COMPANY,

SIOUX CITY, WOODBURY COUNTY, IOWA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$4,221,200.00
Loans secured by second liens on Real Estate (Certificates for Bank),	356,448.96
Loans on Personal Security,	379,899.58
Tax Sale Certificates,	6,874.08
Stocks and Bonds,	496,570.00
Other Real Estate purchased,	492.23
Real Estate acquired by Foreclosure,	12,605.17
Expenses on account of Foreclosure,	1,402.91
Other Premiums paid,	220.00
Furniture and Fixtures,	2,500.00
Current Expenses,	4,127.18
Other Past-due Interest remitted for, but not paid to us (Defaulted Interest),	19,264.21
Due from Sundry Persons,	1,202.61
Due from Banks and Bankers,	66,069.56
Accrued Interest on loans owned by the Company,	130,181.99
Cash,	10,710.13
Due from Corporation,	135,681.53
Total Assets,	\$5,845,450.14

LIABILITIES.

Capital Stock paid in,	\$486,300.00
Surplus Fund,	90,000.00
Guarantee Fund,	20,000.00
Undivided Profits,	5,245.55
Premiums,	1,533.31
Bills Payable,	577,675.00
Debenture Bonds outstanding (Certificates),	4,182,472.21
Interest paid in advance by Borrowers,	8,260.39
Loans paid, but not remitted for,	6,977.35
Due Borrowers on Loans in process of completion,	27,400.15
Accrued Interest on Debenture Bonds,	64,270.11
Certificates of Deposits bearing Interest,	148,950.80
Other Deposits,	9,661.35
Due to Banks and Bankers,	34,703.92
By Discounts,	182,000.00
Total Liabilities,	\$5,845,450.14

THE FIDELITY LOAN AND TRUST COMPANY. — CONTINUED.

This is to certify that on the 30th day of September, 1893, we had in our possession belonging to the Fidelity Loan and Trust Company eight debenture bonds of the said company, Numbers B 87, H 360, Q 795, T 891, V 936, 937, 960, 961, same being held by us as collateral.

IOWA STATE NATIONAL BANK,

By D. P. GILMAN,

President.

OCTOBER 25, 1893.

This is to certify that on September 30, 1893, there were held as collateral to loans made by this Company, or were in the possession of this Company [at New York office], the following securities:

\$38,500 of the Capital Stock of the Corn Exchange National Bank of Sioux City, Iowa.

\$2,020 of the Capital Stock of the Mercantile Debenture & Agency Corporation.

78 First Mortgage 6 per cent. Gold Bonds of the Sioux City Street Railway Company.

61 6 per cent. Debentures of this Company.

12 First Mortgage 6 per cent. Gold Bonds of the Cascade Milling Company of Sioux Falls, S. D.

198 First Mortgage 6 per cent. Bonds of the Duluth Transfer Railway Company of Duluth, Minn.

W. G. CLAPP,

Treasurer.

OCTOBER 24, 1893.

This is to certify that on September 30, 1893, the following First Mortgages were deposited as security to our Debentures:

\$2,433,900 in hands of the Metropolitan Trust Company of the City of New York.

\$1,493,950 in hands of Messrs. Moncrieff, Strathern & Wright of Edinburgh, Scotland.

\$86,350 in hands of Yorkshire Guarantee & Securities Corporation, Huddersfield, England.

\$20,000 in hands of the United States Investors Company of Edinburgh, Scotland.

\$20,000 in hands of Investors Mortgage Security Company of Edinburgh, Scotland.

W. G. CLAPP,

Treasurer.

SIOUX CITY, IOWA, October 19, 1893.

This is to certify that we have in our possession on this date, and held the same on the 30th day of September, the following securities belonging to the Fidelity Loan and Trust Company:

First mortgages amounting to \$34,550, and second mortgages aggregating \$155,769, the same being held as collateral behind seven per cent. debentures issued amounting to \$164,000, as follows:

THE FIDELITY LOAN AND TRUST COMPANY.—CON- TINUED.

Series OH,	\$15,000
Series OI,	41,000
Series OK,	10,000
Series OL,	27,000
Series OM,	33,000
Series OO,	12,500
Series OP,	12,500
Series OQ,	3,000
Series OR,	10,000

CORN EXCHANGE NATIONAL BANK,

By C. BEVAN OLDFIELD,

Cashier.

SIOUX CITY, IOWA, October 14, 1893.

I have for foreclosure the following first mortgages in favor of the Fidelity Loan and Trust Company of Sioux City, Iowa, as of date September 30, 1893:

No.	Name.	Amount.
1187	James W. Flint,	\$600
1325	Ella M. Davisson,	800
2648	Thomas Curran,	700
2401	George W. Foulk,	650
2414	Evan F. Davis,	550
4065	Allen W. Gee <i>et al.</i> ,	2,500
4630	James E. Riley <i>et al.</i> ,	10,000
2623	Hugh C. Rhine,	1,200
2126	Daniel Mulloy,	500
1413	C. D. Thompson,	1,500
3845	L. F. Merrill,	1,800
4189	J. E. McMahon,	1,000
30	John Beller,	2,000
3150	J. T. Spencer,	1,500
3151	" "	1,500
3700	J. B. Deibler,	2,200
5009	Mary L. Duggan,	2,000
4649	W. T. Paul,	800
3650	S. J. Root,	200
2980	W. L. Newton,	2,200
2506	Abraham Metcalf,	900
3694	Mary A. Meagher,	2,000
3910	" "	1,800
4	A. A. Ford,	400

S. E. HOSTETTER,

Attorney Fidelity Loan and Trust Company.

THE GEORGIA LOAN AND TRUST COMPANY,

AMERICUS, SUMTER COUNTY, GEORGIA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$66,455.06
Loans on Collateral Security,	2,706.39
Real Estate acquired by Foreclosure,	35,005.30
Expenses on account of Foreclosure,	7,924.62
Remittances for Interest matured within 60 days,	2,838.88
Other past-due Interest remitted for, but not paid to us,	45,189.16
Due from Branch Offices and Agents,	17,784.25
Due from Banks and Bankers,	27,134.57
Cash,	2,255.78
Total Assets,	\$207,294.01

LIABILITIES.

Capital Stock paid in,	\$121,300.00
Undivided Profits,	634.14
Bills Payable,	29,000.00
Interest paid in advance by Borrowers,	13,472.95
Loans paid, but not remitted for,	14,305.98
Due Borrowers on Loans in process of completion,	2,125.17
Certificates of Deposits bearing Interest,	15,677.71
Deposits awaiting Investment,	469.04
Due to Branch Offices and Agents,	10,309.02
Total Liabilities,	\$207,294.01

When organized, November 30, 1883. Under what State laws, Georgia.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$121,300.

Liability of stockholders beyond capital paid in. None. Unpaid subscriptions. None.

What part of the capital stock is paid in cash, all.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 1889, 8 per cent.; 1890, 8 per cent.; 1891, 8 per cent.; 1892, 8 per cent., and 1893, 4 per cent., = 36 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$3,804,834.

Total amounts of loans paid, \$915,566.

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, } \$21,850. \\ \text{Unguaranteed, } \$2,867,418. \end{array} \right.$

Total amount in process of foreclosure, about \$75,000.

THE GEORGIA LOAN AND TRUST COMPANY.— CONTINUED.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Americus, Georgia.

State the sections of country in which loans are made: In selected cities and counties in Georgia and in Chattanooga and Knoxville, Tenn.

OFFICERS.

EBENEZER BURR, President.

H. M. KNAPP, Vice-President.

O. A. COLEMAN, Treasurer and General Manager.

S. S. SHIPPS, Secretary.

J. E. BIVINS, Real Estate Officer.

DIRECTORS.— Ebenezer Burr, H. M. Knapp, S. C. Trubee, Alexander Hawley, Benjamin Betts, O. A. Coleman, J. E. Bivins.

STATE OF GEORGIA, }
COUNTY OF SUMTER, } ss.

I, O. A. Coleman, Treasurer and General Manager of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

O. A. COLEMAN.

Subscribed and sworn to before me this twenty-fifth day of October, 1893.

[SEAL.]

W. C. FURLOW,

Notary Public, Georgia.

THE INVESTMENT TRUST COMPANY OF AMERICA,

TOPEKA, SHAWNEE COUNTY, KANSAS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$2,883,393.57
Loans secured by second liens on Real Estate,	421,616.47
Remittances for Interest matured within 60 days,	} 10,352.43
Other past-due Interest remitted for, but not paid to us,	
Due from Branch Offices and Agents,	44,110.77
Due from Banks and Bankers,	23,032.38
Due on Uncompleted Loans,	1,045.99
Cash,	671.17
Accrued Interest on Loans owned by the Company,	50,956.73
Total Assets,	\$3,435,179.51

LIABILITIES.

Capital Stock paid in,	\$800,000.00
Undivided Profits,	67,349.94
Bills Payable,	25,575.50
Debenture Bonds outstanding,	2,153,090.00
Interest paid in advance by Borrowers,	10,003.16
Loans paid, but not remitted for,	24,003.75
Trust Savings Deposits,	194,310.00
Certificates of Deposits bearing Interest,	17,040.00
Deposits awaiting Investment,	102,023.20
Due to Branch Offices and Agents,	1,719.55
Due to Banks and Bankers,	4,822.65
Debenture Bond Coupons outstanding,	9,368.70
Certificate Coupons,	336.66
Accrued Interest on Debenture Bonds,	25,536.34
Total Liabilities,	\$3,435,179.51

INVESTMENT TRUST COMPANY OF AMERICA. — CON- TINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		Amount of Debentures.
		Dated.	Due.	Red'm- able.	1st mortgage loans.	2d mortgage loans.	
D	6	1886	1891	.....	\$31,070.00	.....	\$25,500.00
E	6	1886	1891	.....	18,770.00	.....	9,000.00
F	6	1887	1897	1892	79,631.32	\$88,305.00	84,100.00
G	6	1887	1897	1892	64,940.00	.....	56,700.00
H	6	1888	1898	1893	86,850.00	93,450.00	89,000.00
I	6	1888	1898	1893	46,500.00	50,610.00	48,200.00
J	6	1888	1898	1893	99,940.00	102,585.00	97,700.00
K	6	1888	1898	1893	97,400.00	102,585.00	97,700.00
L	6	1888	1898	1893	77,625.00	79,800.00	76,000.00
M	6	1888	1898	1893	97,950.00	99,750.00	95,000.00
Q	6	1889	1899	1894	99,750.00	100,800.00	96,000.00
R	6	1889	1899	1894	82,875.00	85,050.00	81,000.00
S	6	1889	1899	1894	85,275.00	86,310.00	82,200.00
T	6	1889	1899	1894	23,100.00	.....	20,000.00
Y	6	1889	1899	1894	103,290.00	105,000.00	100,000.00
Z	6	1889	1899	1894	104,550.00	105,000.00	100,000.00
AA	6	1889	1899	1894	99,875.00	101,600.00	96,800.00
AB	6	1890	1900	1895	26,375.00	.....	25,000.00
AC	6	1890	1900	.....	52,800.00	.....	50,000.00
AD	6	1890	1900	1895	18,059.00	.....	15,700.00
AE	6	1890	1900	1895	22,125.00	.....	21,000.00
One	6	1888	1893	.....	600.00	.....	.....
Two	5½	1888	1894	.....	242,050.00	254,625.00	242,500.00
Three	5½	1890	1896	.....	99,680.00	.....	81,237.50
Four	5½	1892	1898	.....	160,200.00	.....	152,047.50
Five	5½	1892	1898	.....	53,600.00	.....	50,925.00
1	6	1890	1900	1895	81,980.00	.....	77,000.00
2	6	1890	1900	1895	44,500.00	.....	42,000.00
3	6	1891	1901	1896	26,300.00	.....	25,000.00
Gen'l	{ 6	1892	1902	1897	341,655.75	.....	169,200.00
		1893	1903	1898			
Total,.....					\$2,469,316.07		\$2,275,510.00

Total amount of Debentures certified, \$2,275,510.00

Less amount on hand and with agents, 122,420.00

Total liability for Debenture Bonds, as per statement, \$2,153,090.00

Trustees for Debentures: O. G. Nims and Geo. A. Litchfield, Keene, N. H.,
Trustees for Series "AC"; The City Real Estate Trust Company of Topeka,
Kansas, Trustee for Series "General"; and the Boston Safe Deposit and
Trust Company of Boston, Mass., Trustee for all other Series.

INVESTMENT TRUST COMPANY OF AMERICA. — CONTINUED.

When organized, 1890. Under what State laws, Colorado.

Authorized capital, \$3,000,000.

Amount of capital subscribed, \$800,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$800,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 2 per cent., March, 1893.

Do you cause a personal examination of offered securities to be made by salaried employes of the Company? Yes.

Total amount loaned to date, \$9,113,325.46.

Total amounts of loans paid, \$4,561,027.77.

Total amount of loans unpaid and out-	{	Guaranteed, \$1,247,293.65.
standing,		Unguaranteed, \$
		Owned by Company, \$3,305,010.04.

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers? No.

Principal place of business, Topeka, Kansas.

State the sections of country in which loans are made: Western Missouri, Eastern Kansas, Northern Texas, Eastern Colorado.

OFFICERS.

H. E. BALL, President.

HON. WM. SIMS, Vice-President.

BENNETT R. WHEELER, Secretary.

GEO. C. MORRELL, "

DIRECTORS. — H. E. Ball, Hon. Wm. Sims, Geo. C. Morrell, Bennett R. Wheeler, Hon. Samuel T. Howe, Hon. Byron Roberts, Hon. N. C. McFarland, Hon. C. C. Baker, Hon. Lloyd Garrison, W. H. Winants, B. M. Davies, C. O. Knowles, J. G. Slonecker, Reid Alexander.

STATE OF KANSAS, }
COUNTY OF SHAWNEE, } ss.

I, H. E. Ball, President of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

H. E. BALL.

Subscribed and sworn to before me this 30th day of October, 1893.

[SEAL.]

M. IRWIN,
Notary Public.

IOWA LOAN AND TRUST COMPANY,

DES MOINES, IOWA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$4,327,443.58
Loans on Collateral Security,	29,423.67
Loans on Personal Security,	8,404.71
Tax Sale Certificates,	10,738.60
Stocks and Bonds,	65,326.69
Office Building,	135,000.00
Real Estate acquired by Foreclosure,	129,641.45
Expenses on account of Foreclosure,	4,527.90
Due from Sundry Persons,	1,077.48
Due from Banks and Bankers,	51,537.27
Cash,	5,105.35
Mortgage Interest Due,	28,388.40
Land Contracts,	83,504.58
Sheriffs Sale Certificates,	12,868.51
Total Assets,	<u>\$4,892,988.19</u>

LIABILITIES.

Capital Stock paid in,	\$500,000.00
Surplus Fund,	100,000.00
Undivided Profits,	179,895.03
Debenture Bonds Outstanding,	3,958,600.00
Certificates of Deposits bearing Interest,	139,246.29
Other Deposits,	8,964.12
Debenture Interest due but Coupons not presented for Payment,	6,282.75
Total Liabilities,	<u>\$4,892,988.19</u>

IOWA LOAN AND TRUST COMPANY — CONTINUED. STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN.			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeem- able.		
H	6	1881	1891	1884	\$465.00	\$400.00
Q	6	1883	1893	1888	3,250.00	3,000.00
U	6	1883	1893	1889	1,800.00	1,500.00
V	6	1883	1893	1889	2,200.00	2,000.00
W	6	1884	1894	1889	99,040.00	93,800.00
X	6	1884	1894	1889	104,420.00	98,300.00
25	6	1884	1894	1890	105,000.00	100,000.00
26	6	1885	1895	1890	105,530.00	99,800.00
27	6	1885	1895	1890	105,405.00	100,000.00
28	6	1885	1895	1890	105,400.00	98,500.00
29	6	1885	1895	1890	104,150.00	97,500.00
30	6	1885	1895	1888	102,529.00	97,000.00
31	6	1885	1895	1889	106,508.00	99,500.00
32	6	1885	1895	1888	106,100.00	100,000.00
33	6	1885	1895	1890	63,100.00	60,000.00
34	6	1885	1895	1890	105,927.00	100,000.00
35	6	1886	1896	1891	25,200.00	24,000.00
36	6	1887	1897	1894	106,997.66	100,000.00
37	6	1887	1897	1892	106,565.00	100,000.00
38	6	1888	1898	1893	105,660.00	100,000.00
39	6	1888	1898	1893	102,000.00	96,500.00
40	6	1888	1898	1893	106,185.00	100,000.00
41	6	1888	1898	1893	106,445.00	100,000.00
42	6	1889	1899	1894	105,333.00	100,000.00
43	6	1889	1899	1894	105,474.00	100,000.00
44	6	1889	1899	1894	105,914.00	100,000.00
45	5½	1889	1899	1896	100,696.00	94,500.00
46	5½	1890	1900	1895	100,740.00	95,000.00
47	5½	1890	1900	1895	105,966.00	100,000.00
48	5½	1890	1900	1895	106,203.95	99,400.00
49	5½	1891	1901	1896	77,200.00	70,900.00
50	5½	1891	1901	1896	55,400.00	52,000.00
51	5½	1892	1902	1897	106,365.00	100,000.00
52	5½	1892	1902	1897	106,650.00	100,000.00
53	5½	1892	1902	1897	112,390.00	100,000.00
54	5½	1892	1902	1897	105,257.00	100,000.00
55	5½	1892	1902	1897	105,000.00	100,000.00
56	5½	1893	1903	1898	107,460.00	100,000.00
57	5½	1893	1903	1898	95,450.00	87,800.00
1	5	1886	1901	1896	105,985.42	100,000.00
2	5	1886	1901	1896	105,891.00	100,000.00
3	5	1886	1901	1896	106,130.00	100,000.00
4	5	1886	1901	1896	106,927.00	100,000.00
5	5	1886	1901	1896	106,178.31	100,000.00
6	5	1886	1901	1896	102,677.00	99,000.00
7	5	1886	1901	1896	75,135.00	70,000.00
8	5	1887	1902	1897	45,525.00	41,000.00
9	5	1892	1907	1902	5,250.00	5,000.00
10	5	1893	1908	1903	2,100.00	2,000.00
A	5	1887	1902	1897	20,025.00	19,000.00
B	5	1892	1907	1902	525.00	500.00
C	5	1893	1908	1903	1,650.00	1,500.00
CC	5	1893	1903	1898	225.00	200.00
CCC	5	1893	1898	1896	300.00	250.00
Total, ....	....	....	....	....	\$4,265,899.34	\$4,009,850.00

IOWA LOAN AND TRUST COMPANY.—CONTINUED.

Total amount of debentures certified, \$4,009,850.

Less amount on hand and with agents, \$51,250.

Total liability for debenture bonds, as per statement, \$3,958,600.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Iowa School Bonds, \$	33,050.00	33,050.00	33,050.00
Municipal Bonds of Atlantic, Iowa, . . .	13,500.00	13,500.00	13,500.00
“ “ “ Adel, “ . . .	3,000.00	3,000.00	3,000.00
“ Warrants City of Des Moines, Iowa, . .	2,689.65	2,689.65	2,689.65
“ “ Audubon County, “ . . .	10,013.48	10,013.48	10,013.48
Assmt. Certificate Bonds, City of Des Moines,	673.56	673.56	673.56
Forty-Eight (48) shares Western White Bronze Co. of Des Moines, . . .	4,800.00	2,400.00	2,400.00

Trustees for Debentures: Ira Cook, C. A. Dudley, G. M. Hippee.

When organized, 1872. Under what State laws, Iowa.

Authorized capital, \$500,000.

Amount of capital subscribed, \$500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$500,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$5,000.

Total amount of its capital stock held by the company as collateral, \$9,800.

Rates of dividends for past five years, four per cent. semi-annually.

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes, except when we have sufficient knowledge of security.

Total amount loaned to date, \$18,669,930.

Total amounts of loans paid, \$14,352,623.11.

Total amount of loans unpaid and outstanding,	{	Guaranteed, none.
	{	Unguaranteed, none.

Total amount in process of foreclosure, \$69,835.

Is the company subject to examination by local State officers? No.

Principal place of business, Des Moines, Iowa.

State the sections of country in which loans are made: Central and western Iowa, eastern and central Nebraska, and southeast part South Dakota.

OFFICERS.

JNO. M. OWENS, President.

W. E. COFFIN, Treasurer.

D. F. WITTER, Vice-President.

J. H. BLAIR, Secretary.

DIRECTORS.—Jno. M. Owens, D. F. Witter, W. E. Coffin, James Callanan, J. G. Rounds, C. A. Dudley, G. M. Hippee, H. Dewing.

IOWA LOAN AND TRUST COMPANY.— CONTINUED.

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I. W. E. Coffin, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. E. COFFIN.

Subscribed and sworn to before me this 7th day of October, 1893.

[SEAL.]

E. O. BURT,

Notary Public, Polk County, Iowa.

We, the undersigned, trustees for the Iowa Loan and Trust Co., hereby certify that we hold in our possession first mortgages upon real estate amounting to one hundred and five thousand dollars (\$105,000), duly assigned to us, for every series of one hundred thousand dollars (\$100,000) in debenture bonds certified by us; and that under the terms of the trusteeship, we hold said real estate mortgages as security for the payment of the interest on and the redemption of said debenture bonds at maturity.

G. M. HIPPEE,
C. A. DUDLEY,
IRA COOK.

FORM OF ASSIGNMENT TO TRUSTEES.

The Iowa Loan and Trust Company assigns this note and mortgage to Ira Cook, G. M. Hippee, and C. A. Dudley, Trustees, and their successors in trust, to secure the payment of its debentures.

MISSOURI TRUST COMPANY,

SEDALIA, MISSOURI.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$1,392,895.15
Loans secured by second liens on Real Estate, at 85 per cent.,	3,457.85
Loans on Collateral Security,	20,086.00
Loans on Personal Security,	8,292.25
Stocks and Bonds,	50,275.00
Office Building,	36,500.00
Real Estate acquired by Foreclosure,	22,648.95
Furniture and Fixtures,	5,600.00
Current Expenses,	6,189.15
Remittances for Interest matured within 60 days,	7,403.32
Other past-due interest remitted for, but not paid to us,	9,111.63
Past-due loans remitted for, but not paid to us,	15,679.30
Due from Branch Offices and Agents,	1,787.57
Due from Sundry Persons,	41,057.36
Due from Banks and Bankers,	37,954.92
Due on Uncompleted Loans,	2,400.00
Accrued Interest on Loans owned by the Company,	16,887.48
Cash,	5,496.45
Loans on Short Mortgages,	18,195.76
Total Assets,	\$1,701,918.14

LIABILITIES.

Capital Stock paid in,	\$200,000.00
Surplus Fund,	35,000.00
Undivided Profits,	26,247.41
Bills Payable,	35,000.00
Debenture Bonds outstanding,	1,093,097.50
Dividends unpaid,	7,000.00
Interest paid in advance by Borrowers,	3,051.45
Loans paid, but not remitted for,	6,295.00
Accrued Interest on Debenture Bonds,	3,194.06
Trust Savings Deposits,	107,626.63
Certificates of Deposit bearing Interest,	49,901.08
Due to Branch Offices and Agents,	5,880.24
Due to Banks and Bankers,	3,588.73
Due to Sundry Persons,	8,736.04
Certified Bonds,	117,300.00
Total Liabilities,	\$1,701,918.14

MISSOURI TRUST COMPANY.— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A	6	1887	1897	1892	\$89,973.00	\$89,973.00	\$89,500.00
C	6	1887	1897	1892	27,140.00	27,140.00	27,000.00
D	6	1887	1897	1892	96,480.00	96,480.00	96,200.00
F	6	1888	1895	1893	49,165.50	49,165.50	49,000.00
G	6	1888	1898	1893	49,916.50	49,916.50	49,800.00
H	6	1889	1899	1894	47,875.00	47,875.00	47,400.00
I	6	1889	1899	1894	49,152.50	49,152.50	48,600.00
J	6	1889	1899	1894	50,117.50	50,117.50	50,000.00
K	6	1889	1899	1894	97,207.15	97,207.15	97,100.00
L	6	1890	1900	1895	50,182.20	50,182.20	50,000.00
M	6	1890	1900	1895	49,822.30	49,822.30	49,800.00
N	6	1890	1900	1895	53,819.75	53,819.75	53,700.00
O	6	1891	1901	1896	99,708.00	99,708.00	99,500.00
P	6	1892	1902	1897	58,499.75	58,499.75	58,100.00
Q	5½	1892	1902	1897	80,218.00	80,218.00	80,000.00
A1	5	1891	1894	1894	43,350.00	43,350.00	43,165.00
B1	5	1891	1898	1896	75,535.00	75,535.00	75,175.00
C1	5	1892	1896	1896	31,595.00	31,595.00	31,525.00
D1	5	1892	1902	1899	7,350.00	7,350.00	6,305.00
E1	4½	1892	1895	1895	27,500.00	27,500.00	27,160.00
F1	5	1892	1896	1896	40,870.00	40,870.00	40,255.00
Total,					\$1,175,477.15	\$1,175,477.15	\$1,169,285.00

Total amount of Debentures certified, \$1,169,285.00
Less amount on hand and with agents, 76,187.50

Total liability for Debenture Bonds, as per statement, . . . \$1,093,097.50

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Texas Loan and Savings Co., Stock, . . . \$	9,000.00	9,000.00	.....
City Bonds of Lamar, Missouri,	2,300.00	2,300.00	.....
Sedalia Water and Light Co., Bonds, . . .	31,500.00	31,500.00	.....
Pettis County School Bonds,	3,900.00	3,900.00	.....
Dade " " " "	600.00	600.00	.....
Vernon " " " "	1,000.00	1,000.00	.....
Barton " " " "	275.00	275.00	.....
Cedar " " " "	400.00	400.00	.....
Barry " " " "	300.00	300.00	.....
Sedalia Electric Railway, Power & Light Co.,	1,000.00	1,000.00	.....

MISSOURI TRUST COMPANY.—CONTINUED.

Trustees for Debentures: A, C, D, F, and G Series, Wm. H. Powell, Adam Ittel, and F. A. Sampson, Sedalia, Mo.; H, I, J, K, L, M, N, O, and P Series, Wm. H. Powell, Adam Ittel, and R. H. Moses, Sedalia, Mo.; Q Series, John D. Crawford, Adam Ittel, and R. H. Moses, Sedalia, Mo.; A1, B1, C1, D1, E1, F1 Series, Mississippi Valley Trust Company, St. Louis, Mo.

When organized, June 3, 1880. Under what State laws, Missouri Laws of Trust Companies.

Authorized capital, \$500,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in, None.

What part of the capital stock is paid in cash, \$200,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 7 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes, as a rule.

Total amount loaned to date, \$5,333,652.50.

Total amount of loans paid, \$2,603,532.50.

Total amount of loans unpaid and outstanding, { Guaranteed, \$22,465.
Unguaranteed, \$2,727,874.

Total amount in process of foreclosure, \$8,005.

Is the company subject to examination by local State officers? No.

Principal place of business, Sedalia, Missouri.

State the sections of country in which loans are made: In all good counties in Missouri.

OFFICERS.

O. A. CRANDALL, President.

F. A. SAMPSON, Vice-President.

G. L. FAULHABER, Treasurer.

C. C. EVANS, Asst. Treasurer.

F. E. HOFFMAN, Secretary.

HENRY LAMM, Attorney.

DIRECTORS.—O. A. Crandall, G. L. Faulhaber, F. A. Sampson, F. E. Hoffman, Henry Lamm, R. H. Moses, W. T. Hutchinson, Chris Hye, J. W. Murphy.

STATE OF MISSOURI, }
COUNTY OF PETTIS, } ss.

I, G. L. Faulhaber, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

G. L. FAULHABER.

Subscribed and sworn to before me this 10th day of October, 1893.

[SEAL.]

CHAS. C. EVANS,
Notary Public.

My commission expires February 23, 1897.

MISSOURI TRUST COMPANY.—CONTINUED.

SEDALIA, Mo., November 13, 1893.

EDWIN A. BUCK, Esq.,

Bank Commissioner, Willimantic, Conn.

DEAR SIR,—We enclose you herewith certificates from the Trustees of our English Debentures as well as our American Debentures and Certified Bonds. There are different Trustees to the several series of American Debentures, but the last-named Trustees are the successors to the former and are in possession of the loans, so we made one certificate of the whole, and intended all three of the Trustees to sign, but Mr. John D. Crawford, one of the Trustees, is out of town and will not return for a week or so. If there is time enough for your purpose, and you especially desire his signature, you can return the certificate and we will have him sign it as soon as he returns. Hoping you will find all satisfactory, we remain,

Yours, etc.,

MISSOURI TRUST COMPANY,

By G. L. FAULHABER,

Treasurer.

This is to certify that the Missouri Trust Company of Sedalia, Missouri, has deposited with the undersigned as Trustees, and are now held in our possession, pursuant to agreement between us, loans secured by first mortgages or deeds of trust on real estate in series and amounts following, and against which said Missouri Trust Company has issued its Debentures duly certified by us in series and amounts following, up to 1st October, 1893, to wit:

LOANS.

Series A,	\$89,973.00
“ C,	27,140.00
“ D,	96,480.00
“ F,	49,165.50
“ G,	49,916.50
“ H,	47,875.00
“ I,	49,152.50
“ J,	50,117.50
“ K,	97,207.15
“ L,	50,182.20
“ M,	49,822.30
“ N,	53,819.75
“ O,	99,708.00
“ P,	58,499.75
“ Q,	80,218.00
Total,	\$949,277.15

MISSOURI TRUST COMPANY.— CONTINUED.

DEBENTURES.

Series A,	\$89,500.00
" C,	27,000.00
" D,	96,200.00
" F,	49,000.00
" G,	49,800.00
" H,	47,400.00
" I,	48,600.00
" J,	50,000.00
" K,	97,100.00
" L,	50,000.00
" M,	49,800.00
" N,	53,700.00
" O,	99,500.00
" P,	58,100.00
" Q,	80,000.00
Total,	\$945,700.00

ADAM ITTEL,
R. H. MOSES,
Trustees.

This is to certify that the Missouri Trust Company of Sedalia, Missouri, has deposited with the undersigned as Trustees, and are now held in our possession, pursuant to agreement between us, loans secured by first mortgages or deeds of trust on real estate, in series and amounts following, and against which said Missouri Trust Company has issued its Debentures duly certified by us in series and amounts following, up to 1st October, 1893, to wit:

LOANS.

Series A1,	\$43,350.00
" B1,	75,535.00
" C1,	31,595.00
" D1,	7,350.00
" E1,	27,500.00
" F1,	40,870.00
Total,	\$226,200.00

DEBENTURES.

Series A1,	\$43,165.00
" B1,	75,175.00
" C1,	31,525.00
" D1,	6,305.00
" E1,	27,160.00
" F1,	40,255.00
Total,	\$223,585.00

MISSISSIPPI VALLEY TRUST CO.,

Trustees.

BRER W. JONES,

Secretary.

MISSOURI TRUST COMPANY.—CONTINUED.

This is to certify that the Missouri Trust Company of Sedalia, Missouri, has deposited with the undersigned as Trustee, and I now hold in my possession, pursuant to agreement between us, loans secured by first mortgages or deeds of trust on real estate, against which said Missouri Trust Company has issued its Certified Bonds, duly certified by me, up to 1st October, 1893.

Loans,	\$119,410.00
Certified Bonds,	117,300.00

ADAM ITTEL,
Trustee.

MUTUAL INVESTMENT COMPANY,

OMAHA, DOUGLAS COUNTY, NEBRASKA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$19,000.00
Loans secured by second liens on Real Estate,	5,100.00
Loans on Collateral Security,	4,078.65
Stocks and Bonds,	31,550.00
Other Real Estate purchased,	15,827.21
Real Estate acquired by Foreclosure,	11,352.87
Furniture and Fixtures,	2,007.00
Current Expenses,	5,179.18
Other Past-due Interest remitted for, but not paid to us,	15,696.59
Due from Sundry Persons,	204.43
Due from Banks and Bankers,	861.35
Due on Uncompleted Loans,	565.09
Total Assets,	<u>\$111,422.37</u>

LIABILITIES.

Capital Stock paid in,	\$83,600.00
Surplus Fund,	7,500.00
Undivided Profits,	3,282.40
Bills Payable,	11,000.00
Interest paid in advance by Borrowers,	1,210.77
Due Borrowers on Loans in process of completion,	2,514.84
Trust Savings Deposits,	353.59
Deposits awaiting Investment,	297.25
Other Deposits,	748.82
Due to Banks and Bankers,	886.51
Due to Sundry Persons,	28.19
Total Liabilities,	<u>\$111,422.37</u>

Trustees for Debentures, none.

When organized, 1888. Under what State laws, Nebraska.

Authorized capital, \$100,000.

Amount of capital subscribed, \$83,600.

Ability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$83,600.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$2,000.

Total amount of its capital stock held by the company as collateral, \$2,000.

Dates of dividends for past five years,

MUTUAL INVESTMENT COMPANY. — CONTINUED.

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.

Total amount loaned to date, \$1,035,430.

Total amounts of loans paid, \$108,875.

Total amount of loans unpaid and outstanding, { Guaranteed, \$905,555.
 { Unguaranteed, \$21,000.

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers?

Principal place of business, Omaha, Nebraska.

State the sections of country in which loans are made: Douglas County.

OFFICERS.

W. H. RUSSELL, President.

ALVIN SAUNDERS, Vice-President.

J. G. CORTELYOU, Secretary.

DIRECTORS. — W. F. Allen, J. F. Gardner, T. W. Hills, L. H. Korty, Alvin Saunders, J. D. Ware, T. H. Dailey, J. A. Gillespie, Thomas Kilpatrick, G. M. Nattinger, Charles L. Saunders, W. H. Russell, J. G. Cortelyou.

STATE OF NEBRASKA, } ss.
 COUNTY OF DOUGLAS, }

I, W. H. Russell, President of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. H. RUSSELL.

Subscribed and sworn to before me this 11th day of October, 1893.

[SEAL.]

W. E. DAVIS,
Notary Public.

NEBRASKA LOAN AND TRUST COMPANY,

HASTINGS, NEBRASKA.

ASSETS.

Loans secured by first liens on Real Estate,	\$1,972,546.14
Loans secured by second liens on Real Estate, discounted to their present worth,	157,709.03
Loans on Collateral Security,	6,290.56
Loans on Personal Security,	1,400.00
Tax Sale Certificates,	12,756.64
Office Building,	35,000.00
Brick Business Blocks in Hastings,	30,226.11
Real Estate acquired by Foreclosure,	142,001.10
Expenses on account of Foreclosure, including Bonds and Cou- pons in hands of Attorney,	85,960.49
Furniture and Fixtures,	5,158.15
Current Expenses,	1,706.44
Remittances for Interest matured within 60 days,	7,654.26
Other Past-due Interest remitted for, but not paid to us,	78,232.17
Past-due Loans remitted for, but not paid to us,	4,600.00
Cash and Sight Exchange,	9,654.71
Other Assets, viz.:	
Debenture Bonds in hands of Agents for sale,	16,600.00
First Mortgage in hands of Agents for sale,	63,190.90
Accrued Interest not due on Debenture Securities,	39,766.87
Total Assets,	\$2,670,453.57

LIABILITIES.

Capital Stock paid in,	\$500,000.00
Guarantee Fund,	136,468.00
Undivided Profits,	26,620.45
Bills Payable,	25,000.00
Debenture Bonds outstanding,	1,984,000.00
Interest paid in advance by borrowers,	7,655.69
Accrued Interest not due on Debenture Bonds,	20,800.00
Deposits awaiting Investment,	12,949.57
Other Deposits awaiting instructions,	2,674.11
Debenture Coupons due not presented for payment,	4,285.75
Total Liabilities,	\$2,670,453.57

NEBRASKA LOAN AND TRUST COMPANY.— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN.			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
1	6	1886	1898	1896	\$96,477.25	\$96,000.00
2	6	1886	1896	1896	103,028.00	100,000.00
3	6	1886	1898	1896	101,642.50	98,000.00
4	6	1886	1898	1896	100,001.00	99,500.00
5	6	1886	1898	1896	100,627.00	100,000.00
6	6	1886	1898	1896	100,500.00	100,000.00
7	6	1886	1893	1891	23,300.00	9,900.00
8	6	1886	1898	1896	101,086.80	100,000.00
9	6	1886	1898	1896	100,335.00	100,000.00
10	6	1886	1898	1896	100,425.00	100,000.00
11	6	1887	1899	1897	101,050.00	100,000.00
12	6	1887	1899	1897	98,239.75	98,000.00
13	6	1887	1899	1897	100,250.00	100,000.00
14	6	1887	1899	1897	100,300.00	100,000.00
15	6	1887	1899	1897	100,613.00	100,000.00
16	6	1887	1899	1897	100,233.00	100,000.00
17	6	1887	1894	1892	14,500.00	13,400.00
18	6	1888	1900	1898	63,950.00	62,800.00
19	6	1888	1896	1894	100,050.00	100,000.00
20	6	1890	1897	1895	99,000.00	98,500.00
21	6	{ 1891	{ 1898 }	1896	100,625.00	95,500.00
		{ 1893	{ 1900 }			
22	5½	{ 1892	{ 1899 }	1897	35,000.00	34,600.00
		{ 1893	{ 1900 }			
23	6	1893	1894	1894	27,800.00	27,800.00
....	....	....	....	....	\$1,969,033.30	1,934,000.00

Total amount of Debentures certified, \$1,934,000.

Less amount on hand and with agents, \$16,600.

Total liability for Debenture Bonds, as per statement, \$1,917,400.

Trustees for debentures: W. F. Ringland, C. B. Hutton, W. M. Lowman.

When organized, May 1, 1892. Under what State laws, Nebraska.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$500,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$1,000.

Total amount of its capital stock held by the company as collateral, \$4,000.

NEBRASKA LOAN AND TRUST COMPANY.—CONTINUED.

Average rate of dividends for the past five years, 2 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$10,164,395.

Total amounts of loans paid, \$6,546,061.70.

Total amounts of loans unpaid and outstanding, { Guaranteed, \$1,649,300.
Owned by company security
for debentures, \$1,969,033.30.

Total amount in process of foreclosure including expenses, \$85,960.49.

Is the company subject to examination by local State Officers? No.

Principal place of business, Hastings, Nebraska.

State the sections of country in which loans are made: Central and southern Nebraska.

OFFICERS.

JAMES N. CLARKE, President.

D. M. McELHINNEY, Vice-President.

EDWIN C. WEBSTER, Treasurer.

CHARLES P. WEBSTER, Cashier.

DIRECTORS.—D. M. McElhinney, Oswald Oliver, George H. Pratt, Horace F. Boardman, Samuel Alexander, F. J. Benedict, Edwin C. Webster, Charles P. Webster, James N. Clarke.

STATE OF NEBRASKA, }
COUNTY OF ADAMS, } ss.

I, E. C. Webster, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

E. C. WEBSTER.

Subscribed and sworn to before me this 4th day of October, 1893.

E. B. LOCKWOOD,

Notary Public.

HASTINGS, NEB., October 28, 1893.

We hereby certify that, as trustees for the owners of the debenture bonds issued by the Nebraska Loan and Trust Company of Hastings, Neb., we hold first mortgages amounting to \$1,969,033.30, the face value of which does not exceed 40 per cent. of the appraised valuation of properties on which they are based. The debentures outstanding at this date amount to \$1,934,000.

We further certify that we are not stockholders of said company, nor interested in it in any way.

W. F. RINGLAND,

C. B. HUTTON,

WM. M. LOWMAN.

NEW ENGLAND TRUST AND LOAN COMPANY,

DES MOINES, POLK COUNTY, IOWA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$4,148,646.50
Loans secured by second liens on Real Estate,	7,441.72
Loans on Collateral Security,	7,447.27
Loans on Personal Security,	1,104.14
Tax Sale Certificates,	19,676.08
Stocks and Bonds,	5,777.25
Real Estate acquired by Foreclosure,	304,471.79
* Expenses on account of Foreclosure,	26,853.27
Furniture and Fixtures,	7,320.08
Remittances for Interest matured within 60 days,	15,807.90
Other past-due interest remitted for, but not paid to us,	11,516.94
Past due loans remitted for, but not paid to us,	23,558.00
Due from Branch Offices and Agents,	2,879.85
Due from Sundry Persons,	2,190.83
Accrued Interest on Loans owned by the Company,	12,500.00
Cash,	66,795.27
† Installment Notes,	284,282.24
‡ Short Term Commission Notes,	11,156.83
§ Land Contracts,	32,844.48
Total Assets,	\$4,992,270.44

LIABILITIES.

Capital Stock paid in,	\$760,000.00
Undivided Profits,	95,187.64
Debenture Bonds outstanding,	3,922,082.83
Interest paid in advance by Borrowers,	11,531.44
Due Borrowers on Loans in process of completion,	9,649.15
Certificates of Deposits bearing Interest,	38,308.46
Deposits awaiting investment,	9,799.40
Other Deposits,	19,913.99
Due to Banks and Bankers,	109,500.00
Drafts in transit,	15,812.25
Treasurer's Checks,	485.28
Total Liabilities,	\$4,992,270.44

* This includes costs, taxes, interest, as well as principal in some cases.

† Installment Commission Notes secured by second mortgages.

‡ Short Term Commission Notes secured by second mortgages.

§ Land Contracts for remaining payments on land sold.

NEW ENGLAND TRUST AND LOAN CO. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		Amount of Debentures.
		Dated.	Due.	Redeemable.	1st mortgage loans.	2d mortgage loans.	
1	6	1886	1896	1891	\$101,750.00		\$100,000.00
2	6	1887	1897	1892	104,225.00		100,000.00
3	6	1887	1897	1892	102,275.00		100,000.00
4	6	1887	1897	1892	102,010.00		100,000.00
5	6	1887	1897	1892	102,515.00		100,000.00
6	6	1887	1897	1892	102,460.00		100,000.00
7	6	1888	1898	1893	102,120.00		100,000.00
8	6	1888	1898	1893	102,335.00		100,000.00
9	6	1888	1898	1893	102,352.50		100,000.00
10	6	1888	1898	1893	102,000.00		100,000.00
11	6	1888	1898	1893	102,060.00		100,000.00
12	6	1888	1898	1893	102,100.00		100,000.00
13	6	1888	1899	1894	102,447.00		100,000.00
14	6	1889	1899	1894	102,125.00		100,000.00
15	6	1889	1899	1894	102,415.00		100,000.00
16	6	1889	1899	1894	103,920.00		100,000.00
17	6	1889	1899	1894	102,215.00		100,000.00
18	6	1889	1899	1894	102,250.00		100,000.00
19	6	1889	1899	1894	102,025.00		100,000.00
20	6	1889	1899	1894	102,360.00		100,000.00
21	6	1889	1900	1895	102,150.00		100,000.00
22	6	1890	1900	1895	102,150.00		100,000.00
23	6	1891	1901	1896	102,250.00		100,000.00
24	6	1891	1902	1897	102,195.00		100,000.00
25	6	1892	1902	1897	102,050.00		100,000.00
26	6	1893	1903	1898	83,200.00		81,500.00
A	6	1891	1901	1896	102,310.00		100,000.00
B	6	1891	1901	1896	102,330.00		100,000.00
C	6	1892	1902	1897	102,435.00		100,000.00
D	6	1892	1902	1897	102,160.00		100,000.00
E	6	1892	1902	1897	57,715.00		56,400.00
F	6	1892	1902	1897	87,010.00		85,000.00
G	6	1892	1902	1897	76,690.00		75,000.00
H	6	1892	1903	1898	46,945.00		46,000.00
I	6	1893	1903	1898	20,740.00		20,000.00
J	6	1893	1903	1898	29,700.00		28,500.00
1 & 2	5	1891 1892	1896 1897	....	268,900.00		242,500.00
B	5	various	....	....	133,585.00		127,045.75
A	4½	"	....	....	124,690.00		120,183.00
M to P	7	"	....	....		\$40,000.00	34,250.00
R	6½	"	....	....		100,000.00	90,000.00
Free	5-6½	"	....	....			38,104.08
Total,	....	....	....	....	\$3,897,164.50	\$140,000.00	\$3,944,582.83

NEW ENGLAND TRUST AND LOAN CO. — CONTINUED.

Total amount of Debentures certified,	\$3,944,582.83
Less amount on hand and with agents,	22,500.00
Total liability for Debenture Bonds, as per statement,	\$3,922,082.83

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
East Side Bank,	\$ 2,000.00	2,500.00	2,500.00
Western Investment Co., Lemars, Iowa,	1,000.00	1,000.00	1,000.00
Peoples Savings Bank, Des Moines, "	500.00	500.00	500.00
Iowa National Bank, " "	1,125.00	1,125.00	1,000.00
Omaha Abstract Company,	100.00	96.00	96.00
U. S. Government 4 per cents.,	500.00	556.25	556.25

Trustees for Debentures: Series 1 to 26, 6 per cent., Series B, 5 per cent. — Farmers Loan and Trust Company, New York.

Series A to J, 6 per cent. — Real Estate Trust Company, Philadelphia.

Series 1 and 2, 5 per cent.; Series A, $4\frac{1}{2}$ per cent. — Home and Colonial Assets and Debenture Corporation, Edinburgh, Scotland.

Series M to P, 7 per cent., and Series R, $6\frac{1}{2}$ per cent. — United States Trust Company, Kansas City, Missouri.

When organized, 1876. Under what State laws, Iowa.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$760,000.

Liability of stockholders beyond capital paid in, None.

What part of the capital stock is paid in cash, \$760,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, \$5,100.

Rates of dividends for past five years, 8 per cent. on \$500,000, 7 per cent. on balance.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$21,589,243.

Total amounts of loans paid, \$11,143,303.

Total amount of loans unpaid and outstanding, { Guaranteed, \$5,689,786.
Unguaranteed, \$4,756,154.

Total amount in process of foreclosure, \$144,050.

Is the company subject to examination by local State officers? No.

Principal places of business, Des Moines, Iowa, and New York City.

State the sections of country in which loans are made: Iowa, Nebraska, and Kansas east of 98th meridian; Southeast Dakota; Ogden and Salt Lake, Utah; Missouri, and North Central Texas.

OFFICERS.

CHARLES OLNEY,
Cashier.

NEW ENGLAND TRUST AND LOAN CO. — CONTINUED.

The Chemical National Bank of New York city hereby certifies that on the morning of October 1, 1893, the balance to the credit of the New England Loan and Trust Company was \$15,334.46.

WILLIAM J. QUINLAN,
Treasurer.

NOVEMBER 2, 1893.

On September 26, 1893, the United States Trust Company held mortgage notes to the amount of \$142,368.86, as security for debentures issued by the New England Loan and Trust Company to the amount of \$124,950.

C. R. ROCKWELL,
Treasurer.

EDINBURGH, November 29, 1893.

We hereby certify that the amount of mortgages, certified to be first liens, held by the Home and Colonial Assets and Debenture Corporation, Limited, as trustee for debenture holders of the New England Loan and Trust Company, on October 1, 1893, was \$124,690, and the amount of debentures certified by the corporation at the same date was \$120,183 (£24,780).

For THE HOME AND COLONIAL ASSETS AND DEBENTURE CORPORATION, LIMITED,

R. & E. SCOTT,
Secretaries for Scotland.

EDINBURGH, November 29, 1893.

We hereby certify that the amount of mortgages, certified to be first liens, held by the Home and Colonial Assets and Debenture Corporation, Limited, in custody for the Scottish Provident Institution, on October 1, 1893, was \$268,900; and the debentures of the New England Loan and Trust Company, issued to the Institution, amount, at the same date, to \$242,500 (£50,000).

For THE HOME AND COLONIAL ASSETS AND DEBENTURE CORPORATION, LIMITED,

R. & E. SCOTT,
Secretaries for Scotland.

NEW YORK, December 12, 1893.

The undersigned, Farmers' Loan and Trust Company, Trustee, hereby certifies that the New England Loan and Trust Company of Des Moines, Iowa, has deposited with this company as trustee certain real estate securities, amounting, October 1, 1893, to \$2,775,139.50. Each of said securities is accompanied by the certificate of the attorney of the New England Loan and Trust Company, stating that it is a first lien upon the particular parcel of real estate therein described; also by the certificate of the Loaning Committee of said company, reciting that said parcel of real estate has been appraised by at least two persons, under oath, at not less than two and one-half times the amount of the indebtedness which it secures, and that, in the opinion of all the members of said committee, said real

NEW ENGLAND TRUST AND LOAN CO. — CONTINUED.

estate is sufficient and desirable security therefor. This company holds said securities in trust for the benefit of the lawful holders of the debentures issued by the said New England Loan and Trust Company in series of \$100,000, the total amount of said debentures at this date being \$2,708,545.75.

THE FARMERS LOAN AND TRUST COMPANY, Trustee,

By E. S. MARSTON,

Secretary.

The undersigned, The Real Estate Trust Company of Philadelphia, Trustee, hereby certifies that the New England Loan and Trust Company of Des Moines, Iowa, has deposited with this company as trustee certain real estate securities, amounting, October 1, 1893, to \$728,035.00. Each of said securities is accompanied by the certificate of the attorney of the New England Loan and Trust Company, stating that it is a first lien upon the particular parcel of real estate therein described; also by the certificate of the Loaning Committee of said company, reciting that said parcel of real estate has been appraised by at least two persons, under oath, at not less than twice the amount of the indebtedness which it secures, and that, in the opinion of all the members of said committee, said real estate is sufficient and desirable security therefor. This company holds said securities in trust for the benefit of the lawful holders of the debentures issued by the said New England Loan and Trust Company in series of \$100,000, the total amount of said debentures at this date being \$710,900.

FRANK K. HIPPLE,

President.

Attest,

WILLIAM R. PRICE,

Secretary.

160 BROADWAY, NEW YORK, Dec. 14, 1893.

Henry M. Cleveland, Esq., Brooklyn, Conn.:

DEAR SIR, — We now send the certificates you asked for, as follows:

Real Estate Trust Company of Philadelphia, as to securities held.

Farmers Loan and Trust Company of New York, as to securities held.

The Home and Colonial Assets and Debenture Corporation, as to securities held (2 certificates).

Chemical National Bank of New York, as to balance.

Bank of New York, as to balance.

Sprague National Bank of Brooklyn, as to balance.

Des Moines Savings Bank, as to balance.

Metropolitan National Bank, as to balance.

You will notice that these certificates do not amount to as much as the cash stated in our statement, but you will observe that, on the other side of our statement, there is an item of "Drafts in transit, \$15,812.25." These were drafts sent us from our Des Moines and Kansas City offices one of the last days of the month, and which were drawn out of the banks at Des Moines and Kansas City after the last report was sent to us, which entered into our statement of October 1st; but these drafts were, in fact, received by us at this office before the 1st of

NEW ENGLAND LOAN AND TRUST CO. — CONTINUED.

October. Deducting these drafts from the amount of cash in hand, leaves \$50,983.02 as the amount which was actually on hand besides the drafts. Perhaps I should say further that the accounts for the month at our Des Moines and Kansas City offices close on the 25th; and, accordingly, our statement made up at this office for the 1st of October included the transactions at the Western offices up to and including September 25th; and the drafts, being sent us by the Western offices on the 26th and 27th, arrived here and were deposited before the 1st of October, and hence enter into our cash account, although the reports from the Western offices in which these drafts are included were not entered until after the 1st of October. These drafts, you will see, considerably more than account for the difference.

There is also a further cash item of about \$2,000 with our agents in Scotland, and a small amount in each one of our three offices, amounting in all to about \$4,000 or \$5,000, which is not taken into account in these certificates.

Yours respectfully,

W. F. BARTLETT,
Treasurer.

NORTH AMERICAN LOAN AND TRUST COMPANY.

CHICAGO, ILLINOIS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$1,715,041.74
Loans secured by second liens on Real Estate,	80,541.26
Tax Sale Certificates,	10,104.74
Stocks and Bonds,	33,750.00
Expenses on account of Foreclosure,	2,850.37
Furniture and Fixtures,	3,200.00
Current Expenses,	14,130.01
Remittances for Interest matured within 60 Days,	13,673.20
Other past-due Interest remitted for, but not paid to us,	48,383.59
Past-due Loans remitted for, but not paid to us,	46,415.00
Due from Branch Offices and Agents,	74,619.92
Due from Sundry Persons,	19,517.77
Due from Banks and Bankers,	70,300.29
Earned Commission on Debenture Loans,	64,195.07
Total Assets,	\$2,196,722.96

LIABILITIES.

Capital Stock paid in,	\$553,870.00
Surplus Fund,	100,000.00
Undivided Profits,	19,406.64
Debenture Bonds outstanding,	1,501,407.35
Interest paid in advance by Borrowers,	1,557.69
Loans paid, but not remitted for,	450.00
Due Borrowers on Loans in process of completion,	6,951.89
Other Deposits,	7,522.81
Due to Branch Offices and Agents,	5,556.58
Total Liabilities,	\$2,196,722.96

The item \$62,056.79, representing coupons not paid as shown in the within statement, covers coupons clipped thirty days before maturity from loans in hands of trustees, securing the debentures of the company, and also covers matured coupons unpaid on the unguaranteed loans negotiated by this company.

The loans of the company are judiciously distributed between wheat, corn, cotton, and stock producing countries thus reducing the bad effect of the misfortunes of a single industry or locality to the minimum.

The officers of the company have made a personal examination of substantially all the loans made by the company.

The company is not engaged in promoting any schemes or backing any speculative enterprises.

NORTH AMERICAN LOAN AND TRUST COMPANY.— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeem- able.	1st mortgage loans.	Bonds.	Security.	Debentures.
1	6	1887	1897	†...	\$100,083.65	.....	\$100,083.65	\$100,000.00
2	6	1888	1898	†...	101,170.75	.....	101,170.75	100,500.00
3	6	1889	1899	†...	92,043.84	.....	92,043.84	92,000.00
4	6	1888	1898	†...	99,105.00	.....	99,105.00	96,800.00
5	6	1890	1900	†...	36,875.00	.....	36,875.00	34,200.00
6	6	1891	1901	†...	94,969.00	.....	94,969.00	93,400.00
7	6	1891	1901	†...	100,731.00	.....	100,731.00	100,000.00
8	6	1892	1902	†...	98,615.00	.....	98,615.00	98,500.00
9	6	1893	1903	†...	11,350.00	.....	11,350.00	10,500.00
Brit. B	5	*	*	†...	125,000.00	.....	125,000.00	57,964.46
" "	5	*	*	†...	125,000.00	.....	125,000.00	101,709.85
" C	4½	*	*	†...	537,240.00	.....	537,240.00	484,980.76
" D	4½	*	*	†...	134,835.00	.....	134,835.00	121,662.48
" E	4½	*	*	†...	.....	\$26,250	26,250.00	20,536.65
" G	4½	*	*	†...	2,900.00	3,150	6,050.00	5,353.15
Total, ...					\$1,659,918.24	\$29,400	\$1,689,318.24	\$1,518,107.35

* Every bond has its own date and matures in 5 and 10 years.

† Five years from date.

Total amount of Debentures certified,	.	.	.	.	\$1,518,107.35
Less amount on hand and with agents,	.	.	.	.	16,700.00
Total Liability for Debenture Bonds, as per statement,	.	.	.	.	\$1,501,407.35

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
25 Shares Artesian Irrigating Stock, .	\$ 250.00	250.00	250.00
200 Shares Huron Water Works " .	20,000.00	5,000.00	10,000.00
10,000 Santa Fe, New Mexico, Bonds,	10,000.00	8,500.00	10,000.00
20,000 Silver City, New Mexico, Bonds,	20,000.00	20,000.00	21,000.00

NORTH AMERICAN LOAN AND TRUST COMPANY.— CONTINUED.

CHICAGO, ILL., October 1, 1893.

This is to certify that the Equitable Trust Company of Chicago, Illinois, holds, in capacity of trustee for debenture holders, certain first mortgage secured notes belonging to the North American Loan and Trust Company, as follows:

Against Series known as C, British, \$537,240	Debentures issued, \$484,980.76
Against Series known as D, British, 134,835	Debentures issued, 121,662.48
Against Series known as E, British	

Municipal Bonds,

Face value,	25,000
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Estimated value,	26,250	Debentures issued, 20,536.65
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Against Series known as G, British

Municipal Bonds,

Face value,	\$3,000
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Estimated value,	3,150
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Mortgage notes,	2,900
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	6,050	Debentures issued, 5,353.15
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THE EQUITABLE TRUST COMPANY,

S. D. WARD,

Treasurer.

CHICAGO, ILL., October 1, 1893.

This is to certify that J. H. Miller, J. W. Campbell, and L. H. Hole hold in the capacity of trustees for debenture holders, certain first mortgage secured notes belonging to the North American Loan and Trust Company, as follows:

Against 1st Series,	\$100,083.65	Debentures issued,	\$100,000.00
Against 2d Series,	101,170.75	Debentures issued,	100,500.00
Against 3d Series,	92,043.84	Debentures issued,	92,000.00
Against 7th Series,	100,731.00	Debentures issued,	100,000.00
Against 8th Series,	98,615.00	Debentures issued,	98,500.00
Against Series "British,"	125,000.00	Debentures issued,	101,709.85
Against Series "B British,"	125,000.00	Debentures issued,	57,964.46

JOHN H. MILLER,

J. W. CAMPBELL,

L. H. HOLE.

CONCORD, N. H., October 1, 1893.

This is to certify that the American Trust Company of Concord, N. H., holds, in capacity of trustee for debenture holders, certain first mortgage secured notes belonging to the North American Loan and Trust Company, as follows:

Against 4th Series,	\$96,655	Debentures issued,	\$96,800
Against 5th Series,	35,725	Debentures issued,	34,200
Against 6th Series,	94,969	Debentures issued,	93,400

AMERICAN TRUST COMPANY,

By Wm. I. LEIGHTON,

Secretary.

NORTH AMERICAN LOAN AND TRUST COMPANY.— CONTINUED.

CHICAGO, Ill., October 3, 1893.

This is to certify that J. W. Campbell, F. W. Coler, and L. H. Hole hold, in capacity of trustee for debenture holders, certain first mortgage secured notes belonging to the North American Loan and Trust company, as follows:

Against 9th Series,	\$11,350.	Debentures issued,	\$10,500
		J. W. CAMPBELL,	
		F. W. COLER,	
		L. H. HOLE.	

CHICAGO, Ill., November 9, 1893.

E. A. Buck, Esq., Bank Commissioner, Willimantic, Conn.:

DEAR SIR,— We inclose you herewith certificates covering the securities held against debenture in series Nos. 1, 2, 3, 7, 8, British, D, British, 4, 5, 6, and 9. You will notice that there is a difference of \$1,125 in the amount shown by our books in 5th series and \$2,450 in amount of securities held in 4th series. This is by reason that several of the notes were forwarded for collection, and they were not credited to debenture loan until the funds were received. In the 4th series it would indicate from the American Trust Company's receipt, that they had issued more debentures than they held securities for, but would say in regard to this that they held several loans of the company's which were included in our loan account, and they used these temporarily until we forwarded them the proper securities.

Yours truly,

NORTH AMERICAN LOAN AND TRUST CO.,

By CLARY.

CHICAGO, ILL., October 1, 1893.

This is to certify that the North American Loan and Trust Company have on deposit with the Chicago National Bank, \$9,195.56.

THE CHICAGO NATIONAL BANK,

T. M. JACKSON,

Cashier.

THE OBERLIN LOAN, TRUST, AND BANKING COMPANY,

OBERLIN, DECATUR COUNTY, KANSAS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$21,697.88
Loans secured by second liens on Real Estate,	14,506.56
Loans on Collateral Security,	22,017.83
Loans on Personal Security,	13,651.14
Tax Sale Certificates,	1,530.91
Stocks and Bonds,	32,400.00
Other Real Estate purchased,	4,550.00
Real Estate acquired by Foreclosure,	2,559.60
Expenses on account of Foreclosure,	2,989.09
Premiums paid on Stocks and Bonds,	2,115.50
Other Premiums paid,	1,540.45
Furniture and Fixtures,	559.94
Current Expenses,	526.09
Remittances for Interest matured within 60 days,	1,201.75
Other past-due Interest remitted for, but not paid to us,	4,560.02
Past-due Loans remitted for, but not paid to us,	1,000.00
Due from Branch Offices and Agents,	8,741.70
Due from Sundry Persons,	
Due from Banks and Bankers,	
Due on Uncompleted Loans,	
Live Stock and Pending Business in transit,	2,963.05
Total Assets,	\$139,111.51

LIABILITIES.

Capital Stock paid in,	\$62,500.00
Surplus Fund,	10,000.00
Undivided Profits,	6,299.60
Bills Payable, invested in Tax Certificates,	4,282.62
Debenture Bonds outstanding,	20,000.00
Trust Savings Deposits,	26,500.00
Deposits awaiting Investment,	9,529.29
Total Liabilities,	\$139,111.51

THE OBERLIN LOAN, TRUST, AND BANKING COMPANY.

— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN		Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.		Security.	Debentures.
Four,	7	1888	1895	\$10,505.00	\$10,505.00	\$10,000.00
Five,	6½	1889	....	10,625.00	10,625.00	10,000.00
Total,....	....	....	....	\$21,130.00	\$21,130.00	\$20,000.00

Total amount of Debentures certified,	.	.	.	.	\$20,000.00
Less amount on hand and with Agents,	.	.	.	.	0
Total liability for Debenture Bonds, as per statement,	.	.	.	.	\$20,000.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Oberlin National Bank Stock, \$	27,400.00	27,400.00	28,770.00
Oberlin Investment Co. "	5,000.00	5,000.00	5,000.00

Trustees for Debentures: J. C. Stockwell and H. W. Erving.

When organized, 1886. Under what State laws, Kansas.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, double.

What part of the capital stock is paid in cash, \$62,500.00.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years. We have not declared cash dividends lately. Have built up profit and loss account, as statement shows.

Do you cause a personal examination of offered security to be made by salaried employes of the company? An officer and stockholder examine each loan.

Total amount loaned to date, \$350,000 to \$375,000.

Total amounts of loans paid, \$125,000 to \$150,000.

Total amount of loans unpaid and outstanding, { Guaranteed, \$200,000.
Unsecured,

Total amount in process of foreclosure. Small amount; have almost completed foreclosing.

THE OBERLIN LOAN, TRUST, AND BANKING COMPANY.

— CONTINUED.

Is the company subject to examination by local State officers? No.

Principal place of business, Oberlin, Kansas.

State the sections of country in which loans are made: Six northwest counties; over half in Decatur County.

OFFICERS.

J. J. FOLTZ, President.

C. H. TILDEN, Vice-President.

OTIS L. BENTON, Secretary and Manager.

DIRECTORS.—J. H. Foltz, C. H. Tilden, Otis L. Benton, Marshall Tilden, Irving E. Foltz.

STATE OF KANSAS, }
COUNTY OF DECATUR, } ss.

I, Otis L. Benton, General Manager of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

OTIS L. BENTON.

Subscribed and sworn to before me this 17th day of October, 1893.

[SEAL.]

F. P. RATHBONE,
Notary Public, Georgia.

My commission expires May 27, 1894.

OBERLIN, KANSAS, November 23, 1893.

HON. E. A. BUCK,

Willimantic, Conn.

DEAR SIR,—In pursuance of our conversation when you were here recently, I write you this letter calling your attention to the fact that this company has reduced its Debenture liability from \$43,000 to \$20,000, that we have retired entirely all of Series One, Two, and Three. Very few concerns have been able during the past year to accomplish this. We have also substituted the securities securing our Debentures by first mortgage bonds. We at one time issued Debentures upon commission mortgages, as has been done by a great many companies at this day. This company has no Debentures outstanding now, except secured by first mortgage real estate bonds. These are points which we are glad to be able to mention.

We are transacting our business upon a very conservative basis, and are succeeding very well indeed all along the line.

You will remember that we asked, and you granted permission, to refer any of our Eastern friends to you in regard to us, and since that time we have had occasion to do so. Any favors in the way of kind words that you can give us will be greatly appreciated and reciprocated if opportunity ever offers. We assure you that you will never regret your action in any good that you may say of us, as we shall in the future, as we have in the past, endeavor to merit your esteem and confidence.

We beg to remain,

Very sincerely yours,

OTIS L. BENTON,
Manager.

OMAHA LOAN AND TRUST COMPANY,

OMAHA, DOUGLAS COUNTY, NEBRASKA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$982,555.00
Loans secured by second liens on Real Estate,	73,537.24
Loans on Collateral Security,	} 43,053.18
Loans on Personal Security,	
Tax Sale Certificates,	8,355.13
Stocks and Bonds,	129,300.00
Real Estate acquired by Foreclosure,	110,985.56
Loans in Foreclosure,	58,498.20
Other Premiums Paid,	1,545.00
Furniture and Fixtures,	5,000.00
Current Expenses,	516.11
Remittances for Interest matured within 60 days,	8,506.10
Other past-due Interest remitted for, but not paid to us,	19,895.30
Past-due Loans remitted for but not paid to us,	58,100.00
Due from Sundry Persons,	13,340.20
Due from Banks and Bankers,	22,722.92
Coupons prepaid by Company,	393.00
Loans on Company's Real Estate,*	4,800.00
Redeemed Loans,	5,800.00
Total Assets,	<u>\$1,546,902.94</u>

LIABILITIES.

Capital Stock paid in,	\$400,000.00
Surplus Fund,	50,000.00
Undivided Profits,	44,731.97
Bills Payable,	133,311.67
Debenture Bonds outstanding,	625,000.00
Interest paid in advance by Borrowers,	8,359.96
Loans paid, but not remitted for,	27,661.40
Due Borrowers on Loans in process of completion,	156.80
Certificates of Deposits bearing Interest,	193,171.00
Other Deposits,	34,803.18
Coupons due, but not presented,	9,356.96
Re-Discounts,	15,000.00
Encumbrances on Real Estate,*	5,350.00
Total Liabilities,	<u>\$1,546,902.94</u>

* Mortgages made by this company on real estate owned by it to Boston Safe Deposit and Trust Company, Trustee for Debentures, and deposited with such Trustee as security for Debentures.

OMAHA LOAN AND TRUST COMPANY.— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Red'm-able.		Security.	Debentures.
C	6	1888	1893	.....	All 1st mort-	\$3,300.00	\$2,000.00
D	6	1888	1893	.....	gage loans.	13,800.00	7,000.00
E	5	1889	1899	1894	"	50,000.00	50,000.00
F	5	1889	1899	1894	"	50,000.00	50,000.00
G	5	1889	1899	1894	"	50,000.00	50,000.00
H	5	1889	1899	1894	"	50,000.00	50,000.00
I	5	1889	1899	1894	"	50,000.00	50,000.00
K	6	1889	1899	1894	"	50,000.00	50,000.00
L	6	1889	1899	1894	"	50,000.00	50,000.00
M	6	1890	1900	1895	"	50,000.00	50,000.00
N	6	1890	1900	1895	"	50,000.00	50,000.00
O	6	1892	1902	1897	"	50,000.00	50,000.00
P	5	1891	1901	1896	"	50,000.00	50,000.00
R	6	1892	1902	1897	"	50,000.00	50,000.00
S	5½	1893	1903	1898	"	50,000.00	50,000.00
Total,.....						\$667,100.00	\$659,000.00

Total amount of Debentures certified, \$659,000.00

Less amount on hand and with agents, 34,000.00

Total liability for Debenture Bonds, as per statement, \$625,000.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Omaha Savings Bank Stock, \$	5,000.00	5,000.00	10,000.00
Omaha Loan and Trust Co. Stock,	75,000.00	75,000.00	.....
" " " " " Sav. Bk. Stock,	49,300.00	49,300.00	.....

Trustees for Debentures, Boston Safe Deposit and Trust Company, Trustees,
Boston, Mass.

When organized, 1885. Under what State laws, Nebraska.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$500,000.

Liability of stockholders beyond capital paid in, \$100,000.

What part of the capital stock is paid in cash, \$400,000.

OMAHA LOAN AND TRUST COMPANY.—CONTINUED.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 1888, 10 per cent.; 1889, 6 per cent.; 1890, $1\frac{1}{2}$ per cent.; 1891, none; 1892, 6 per cent., all on \$500,000.

Do you cause a personal examination of offered securities to be made by salaried employes of the Company? Yes.

Total amount loaned to date, \$8,649,504.42.

Total amounts of loans paid, \$4,118,049.42.

Total amount of loans unpaid and outstanding. } Guaranteed, \$4,531,455.
 } Unguaranteed, none.

Total amount in process of foreclosure, \$110,900.

Is the company subject to examination by local State officers? No.

Principal place of business, Omaha, Nebraska.

State the sections of country in which loans are made: Eastern Nebraska, Southeastern Iowa, and Northwestern Missouri.

OFFICERS.

A. U. WYMAN, President.

J. J. BROWN, Vice-President.

W. T. WYMAN, Secretary and Treasurer.

GEO. B. LAKE, Counsel.

DIRECTORS.—A. U. Wyman, J. J. Brown, E. W. Nash, Guy C. Barton, Thos. L. Kimball, J. H. Millard, Geo. B. Lake.

STATE OF NEBRASKA, }
 COUNTY OF DOUGLAS, } ss.

I, W. T. Wyman, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. T. WYMAN.

Subscribed and sworn to before me this 21st day of October, 1893.

[SEAL.]

H. C. WEEDEN,
Notary Public.

My commission expires January 14th, 1895.

OMAHA, October 28, 1893.

EDWIN A. BUCK, Esq.,

Bank Commissioner, Willimantic, Conn.

DEAR SIR,—We enclose the certificate of the Boston Safe Deposit and Trust Company that you desired. You will note differences in this certificate from the report submitted in this: They had just prior to the 1st canceled \$1,000 each in Series C and D, advice of which had not reached us on that date. And they do not seem to have yet certified but \$48,500 of Series S, although the full series is in their hands, and mortgages there to secure them; and we had supposed all were

OMAHA LOAN AND TRUST COMPANY.— CONTINUED.

certified. The same discrepancy in amount of mortgages in Series C, of \$400, which we had prior to 1st ordered withdrawn, but had not been done by them. Their certificate is made up as follows:

Series C,	.	.	.	.	Bonds,	\$1,000	Mortgages,	\$3,300
" D,	.	.	.	.	"	6,000	"	14,200
" E to R,	.	.	.	.	"	600,000	"	600,000
" S,	.	.	.	.	"	48,500	"	50,000
						<hr/>		
						\$655,500		\$667,500
								<hr/>

Trusting this will prove satisfactory, we are

Yours truly,

OMAHA LOAN AND TRUST CO.,

By WEEDEN.

BOSTON, MASS., October 1, 1893.

To the Bank Commissioners of the State of Connecticut:

GENTLEMEN,—It is hereby certified that the Boston Safe Deposit and Trust Company of Boston, Mass., is the Trustee for the Omaha Loan and Trust Company of Omaha, Neb., in the matter of Debenture Bonds issued by said last-named company. That the total amount of such Debenture Bonds certified by said Trustee outstanding at this date is six hundred fifty-five thousand five hundred dollars (\$655,500), for the security for which this Company, as such Trustee, now holds the mortgage loans of said Omaha Loan and Trust Company to the amount of six hundred sixty-seven thousand five hundred dollars (\$667,500). That accompanying each of said loans so deposited is the sworn statement of the proper officers of said Omaha Loan and Trust Company that said loan conveys unincumbered real estate of an appraised value of not less than two and one-half times the amount of such loan, and that at the time of depositing said loan with said Trustees there were no arrears of interest on said loan.

Your very truly,

BOSTON SAFE DEPOSIT AND TRUST CO.,

Trustees.

By F. M. STONE,

President.

THE PROVIDENT TRUST COMPANY,

SPOKANE, WASHINGTON.

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$221,424.70
Loans secured by second liens on Real Estate,	5,231.75
Loans on Collateral Security,	} 136,723.37
Loans on Personal Security,	
Tax Sale Certificates,	1,634.43
Stocks and Bonds,	27,415.19
Other Real Estate purchased,	} 5,585.02
Real Estate acquired by Foreclosure,	
Expenses on account of Foreclosure,	216.20
Furniture and Fixtures,	1,563.84
Remittances for Interest matured within 60 days,	1,859.24
Other Past-due Interest remitted for, but not paid to us,	7,590.14
Past-due Loans remitted for, but not paid to us,	4,900.00
Due from Branch Offices and Agents,	325.17
* Interest due and unpaid,	
Cash in office and banks,	20,946.37
Total Assets,	<u>\$435,415.42</u>

LIABILITIES.

Capital Stock paid in,	\$200,000.00
Surplus Fund,	20,000.00
Dividends declared, paid October 1, 1893,	6,000.00
Undivided Profits,	1,016.28
Certificates of Deposits bearing Interest,	182,408.27
Deposits awaiting Investment,	25,188.57
Other Deposits,	721.25
Due to Branch Offices and Agents,	81.05
Total Liabilities,	<u>\$435,415.42</u>

* Not considered as an asset till collected.

THE PROVIDENT TRUST COMPANY.— CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Two bonds of the Spokane & Montrose Rail- way Company of Spokane, Wash., . . . \$	2,000.00	.....	.....
Sixteen bonds of The Western Water and Electric Company, McPherson, Kan., . .	16,000.00	.....	.....
School Bonds,	3,500.00	.....	.....
State, County, and City Warrants, . . .	3,290.19	.....	.....
Twenty-five shares of the Washington Na- tional Bank of Spokane, Wash. (cost, \$2,625),	2,500.00	.....	.....
Premium paid on same,	125.00	.....	.....
Total, \$	27,415.19	.....	.....

Trustees for Debentures, none.

When organized, established 1886, reorganized 1891. Under what State laws,
Washington.

Authorized capital, \$500,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$200,000.

How much, if any, of the stock owned by its officers is pledged to the company
as collateral? None.

Total amount of its capital stock held by the company as collateral, 10 shares as
collateral for \$400.

Rates of dividends for past five years, 6 per cent. to 9 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried
employees of the company? Yes.

Total amount loaned to date, \$984,575.

Total amounts of loans paid, \$274,066.

Total amount of loans unpaid and outstanding, { Guaranteed, \$480,435.
Unguaranteed, \$8,650.
Owned by Company, \$221,424.

Total amount in process of foreclosure, \$6,050.

Is the company subject to examination by local State officers? No officers in
Washington for that purpose.

Principal places of business, Boston, Mass., and Spokane, Wash.

State the sections of country in which loans are made: Principally in Eastern
Washington.

OFFICERS.

CHAS. E. GIBSON, President.

CHAS. G. REEDER, Secretary.

DIRECTORS. — Chas. E. Gibson, Chas. G. Reeder, Chas. Edward Prior, Chas.
F. Sanborn, H. C. Crow.

THE PROVIDENT TRUST COMPANY. — CONTINUED.

COMMONWEALTH OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK,

I, Chas. E. Gibson, President of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

CHAS. E. GIBSON.

Subscribed and sworn to before me this 9th day of January, 1894.

[SEAL.]

HENRY L. JEWETT,
Notary Public.

SECURITY LOAN AND TRUST COMPANY,

DES MOINES, IOWA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans Secured by first liens on Real Estate,	\$1,199,721.45
Loans secured by second liens on Real Estate,	27,462.46
Loans on Collateral Security, }	
Loans on Personal Security, }	40,568.89
Tax Sale Certificates,	1,067.94
Stocks and bonds,	66,383.83
Real Estate acquired by Foreclosure,	5,875.00
Expenses on Account of Foreclosure,	245.72
Furniture and Fixtures,	1,200.00
Current Expenses,	6,365.06
Remittances for Interest matured within 60 days prior to Oct. 1st,	1,411.90
Remittances for Interest due October 1st,	3,228.10
Other Past-due Interest remitted for, but not paid to us,	300.15
Past-due loans remitted for, but not paid to us,	1,925.00
Due from Sundry Persons,	1,586.84
Due from Banks and Bankers,	63,771.28
Cash,	148.27
Land Contract (sale),	438.59
Total Assets,	\$1,421,700.48

LIABILITIES.

Capital Stock paid-in,	\$187,571.65
Surplus Fund,	42,035.01
Guarantee Fund,	6,994.00
Undivided Profits,	17,189.28
Debenture Bonds Outstanding,	1,033,532.47
Interest paid in advance by Borrowers,	175.55
Loans paid, but not remitted for,	800.00
Certificates of Deposits bearing Interest,	44,819.61
Demand Certificates of Deposit,	1,635.00
Other Deposits,	8,564.15
Due to Banks and Bankers,	4,000.00
Other Liabilities, viz.:	
Registered Notes,	64,220.17
Treasurer's Checks,	217.00
Debenture Interest due but uncalled for,	9,946.59
Total Liabilities,	\$1,421,700.48

SECURITY LOAN AND TRUST COMPANY. — CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN.			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeem- able.		
I	6	1885	1895	1888	\$11,800 00	\$11,130.00
O	6	1886	1896	1891	51,755.00	49,205.00
P	6	1886	1896	....	2,200 00	2,000.00
R	6	1886	1893	....	13,650.00	13,000.00
T	6	1887	1897	....	550.00	500.00
20	6	1887	{ 1894 } 1897	....	64,075.00	60,872.47
21	6	1887	1897	1892	26,475.00	25,000.00
24	6	1888	1893	1891	6,025.00	5,000.00
25	6	1888	1898	1893	26,425.00	24,800.00
26	6	1888	1894	1892	16,575.00	15,700.00
27	6	1888	1894	1892	9,500.00	9,000.00
28	6	1888	1898	1893	52,785.00	49,800.00
29	6	1889	1894	1892	26,075.00	24,346.00
30	6	1889	1899	1894	23,125.00	21,550.00
31	6	1889	1894	....	106,133.11	100,000.00
32	6	1889	1895	1894	105,595.00	100,000.00
33	6	1889	1895	1894	106,040.00	100,000.00
34	6	1890	1900	1895	105,220.21	100,000.00
36	6	1890	1895	....	34,175.00	32,500.00
37	6	1891	1901	1896	10,100.00	9,500.00
38	6	1891	1898	1894	52,666.00	50,000.00
39	6	1891	1897	1894	47,576.00	44,300.00
40	6	1891	1901	1896	14,185.00	13,500.00
43	6	1892	1902	1897	13,975.00	13,250.00
44	6	1892	1903	1897	52,915.00	50,000.00
45	{ 5½ } 6	1892	1902	1897	6,630.00	6,300.00
46	6	1892	1897	1895	21,520.00	20,250.00
47	6	1892	1898	1896	52,187.50	49,600.00
48	6	1893	1899	1896	9,925.00	9,450.00
49	6	1893	1903	1898	5,500.00	5,000.00
50	6	1893	1898	1896	30,380.00	28,400.00
51	5	1893	1903	1898	800.00	679.00
Total,	...	....	....	....	\$1,106,537.82	\$1,044,632.47

Total amount of Debentures certified,	.	.	.	\$1,044,632.47
Less amount on hand and with agents,	.	.	.	11,100.00
Total liability for Debenture Bonds, as per statement,	.	.	.	\$1,033,532.47

SECURITY LOAN AND TRUST COMPANY.—CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Bonds Ind. Sch. District, Laurens, . . . \$	1,100.00	1,100.00	1,100.00
“ “ “ Athens, . . .	200.00	200.00	200.00
“ “ “ Poe, . . .	600.00	600.00	600.00
“ “ “ Manilla, . . .	1,500.00	1,500.00	1,500.00
Warrant, “ “ Tyndall, . . .	580.00	580.00	580.00
“ “ “ Center, . . .	100.00	100.00	100.00
Audubon Co., Ia., Warrants, . . .	307.76	307.76	307.76
Des Moines City, “ . . .	64.05	64.05	64.05
Assessment Certificate of city of Des Moines,	61,932.02	61,932.02	61,932.02
Total, \$	66,383.83	66,383.83	66,383.83

Trustees for debentures, Thos. S. Wright, E. H. Conger, and Martin Tuttle for all series down to and including 47. For balance of series the Polk County Savings Bank is Trustee.

When organized, June, 1882. Under what State laws, Iowa.

Authorized capital, \$200,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in, stockholders liable for total amount subscribed.

What part of the capital stock is paid in cash, \$187,571.65.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, \$8,000 as collateral to \$3,850.

Rates of dividends for past five years, 8 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Examination is made in each case before loan is made either by salaried employe of the company or examiner appointed by this company.

Total amount loaned to date, \$4,246,245.46, not including extensions as heretofore.

Total amounts of loans paid, \$1,830,568.21.

Total amount of loans unpaid and outstanding, { Guaranteed, \$1,215,955.80.
\$1,199,721.45 on hand as per statement.

Total amount in process of foreclosure, \$2,850.

Is the company subject to examination by local State officers? No.

Principal place of business, Des Moines, Iowa.

State the sections of country in which loans are made: In most of the counties of central and southern, western and northwestern Iowa; in Dixon, Cedar, Wayne, Madison, Douglas, Butler, Fillmore, and Johnson Counties in eastern Nebraska, the southeast corner of South Dakota, and southwestern Minnesota.

SECURITY LOAN AND TRUST COMPANY.—CONTINUED.

OFFICERS.

GEO. G. WRIGHT, President.
D. G. EDMUNDSON, Secretary.
S. A. MERRILL, Treasurer.

R. T. WELLSLAGER, Vice-President.
H. W. WEBER, Asst. Secretary.
E. G. ZELLHOEFER, Asst. Treasurer.

DIRECTORS.—Geo. G. Wright, R. T. Wellslager, D. G. Edmundson, J. H. Windsor, S. B. Tuttle, Fayette Meek, J. C. Cummins, S. A. Merrill.

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, S. A. Merrill, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

S. A. MERRILL.

Subscribed and sworn to before me this 14th day of October, 1893.

[SEAL.]

W. A. CRESSWELL,
Notary Public.

We, the undersigned, trustees for the Security Loan and Trust Company of Des Moines, Iowa, hereby certify that we hold in our possession first mortgages upon real estate amounting to \$105,000.00, duly assigned to us, for every \$100.00 of debenture bonds certified by us; and that under the terms of the trusteeship, we hold said real estate mortgages as security for the payment of the interest on, and the redemption of, said debenture bonds at maturity.

Dated, at Des Moines, Iowa, October 18, 1893.

A. J. GRANT, *Custodian,*

For THOS. S. WRIGHT,

E. H. CONGER,

MARTIN TUTTLE.

POLK COUNTY SAVINGS BANK,

Trustee.

By A. J. GRANT,

Cashier.

THE SECURITY MORTGAGE AND TRUST COMPANY,

DALLAS, TEXAS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$1,783,460.74
Loans secured by second liens on Real Estate,	90,438.46
Loans on Collateral Security,	} 8,596.02
Loans on Personal Security,	
Stocks and Bonds,	149,100.00
Other Real Estate purchased,	} 7,606.99
Real Estate acquired by Foreclosure,	
Other Premiums paid,	14,963.18
Furniture and Fixtures,	1,048.21
Remittances for Interest matured within 60 days,	5,979.75
Other Past-due Interest remitted for, but not paid to us,	51,419.63
Due from Correspondents and agents,	} 30,963.47
Due from Sundry Persons,	
Due from Banks and Bankers,	43,521.38
Accrued Interest on Loans owned by the Company, less Accrued Interest on Debentures,	17,968.28
Cash,	141.36
Total Assets,	\$2,205,207.47

LIABILITIES.

Capital Stock paid in,	\$500,000.00
Surplus Fund,	67,803.25
Undivided Profits,	15,237.15
Bills Payable,	35,000.00
Debenture Bonds outstanding,	1,529,284.35
Interest paid in advance by Borrowers,	256.93
Due to Correspondents, Agents, and others,	52,503.59
Coupons due, but not presented for payment,	5,122.20
Total Liabilities,	\$2,205,207.47

THE SECURITY MORTGAGE AND TRUST COMPANY. —
CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	Amount of Debentures.
		Dated.	Due.	Redeemable.		
A	6	1888	1899	1894	\$52,719.70	£10,000.00
B	6	1889	1899	1894	37,039.61	\$35,000.00
C	6	1889	1899	1894	51,578.65	£10,000.00
D	6	1889	1899	1894	32,797.70	\$31,000.00
E	6	1889	1899	1894	52,097.72	£10,000.00
F	6	1889	1899	1894	45,420.00	\$50,000.00
G	6	1889	1899	1894	52,817.20	£10,000.00
I	6	1889	1899	1894	51,764.91	10,000.00
K	6	1889	1899	1894	53,213.33	10,000.00
L	6	1889	1899	1894	38,962.35	7,600.00
M	6	1889	1899	1894	17,358.11	3,400.00
N	6	1890	1900	1895	42,290.00	8,200.00
O	5	1890	1895	maturity	52,055.00	10,000.00
P	5	1890	1895	"	51,542.50	10,000.00
Q	5	1890	1895	"	103,370.00	20,000.00
R	5	1890	1895	"	51,700.00	10,000.00
S	5	1890	1895	"	51,505.00	10,000.00
T	5	1890	1895	"	51,390.54	10,000.00
U	5	1890	1895	"	55,923.70	10,000.00
V	5	1890	1895	"	53,517.83	10,000.00
W	5	1890	1900	1895	55,100.00	\$50,000.00
X	5	1890	1895	maturity	51,950.00	£10,000.00
Y	5	1890	1895	"	51,662.00	10,000.00
Z	6	1890	1900	1895	10,500.00	\$10,000.00
26	5	1890	1895	maturity	51,692.00	£10,000.00
27	5	1890	1895	"	55,355.22	10,000.00
28	5	1890	1895	"	51,593.75	10,000.00
29	5	1890	1895	"	55,870.13	10,000.00
30	5	1890	1895	"	54,790.00	10,000.00
31	5	1891	1896	"	51,620.00	10,000.00
32	5	1891	1896	"	52,000.00	10,000.00
33	5	1891	1896	"	51,426.72	10,000.00
34	5	1891	1896	"	52,370.40	10,000.00
Total,	..	.....	.....	.....	\$1,644,994.07	.....

Total amount of Debentures certified, \$1,531,008.99
Less amount on hand and with agents, 1,724.64
Total liability for Debenture Bonds, as per statement, . . . \$1,529,284.35

THE SECURITY MORTGAGE AND TRUST COMPANY. — CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Texas State Fair and Dallas Exposition, stock, \$	200.00	200.00	None.
Southern National Bank, New York, "	5,000.00	5,910.00	5,250.00
State National Bank, Dallas, "	3,500.00	3,630.00	3,300.00
Trinity River Navigation Co., " "	1,000.00	1,000.00	1,000.00
Summit Town Lot Company, " "	22,600.00	22,600.00	{ None offered for sale.
Trust Co. Building Corporation, " "	85,000.00	85,000.00	
Security Investment Company, " "	500.00	500.00	"
Cotton Mills Building Associat'n, " "	28,000.00	28,000.00	"
Texas Farm Land Company, " "	500.00	500.00	"
* American and European Banking and Finance Company, Philadelphia, sub., .	3,000.00	Unknown.	None.
Total, \$	149,100.00	.....	.....

* American and European Banking and Finance Company stock cost \$5,000, and \$2,000 has been charged off.

The real value cannot be determined. Barker Brothers, bankers, of Philadelphia, failed, with subscriptions on deposit, but had laid aside some securities to protect the same, and the matter is now in litigation in Pennsylvania courts. The ultimate value of the item depends on the result of this litigation.

Trustee for Debentures: Holland Trust Company, New York, Series A, B, C, E, G, I, K, L, M, N, O, P, Q, R, S, T, V, U, X, Y, 26, 27, 28, 29, 30, 31; Mercantile Trust and Deposit Company, Baltimore, Series D; Fidelity Insurance Trust and Safe Deposit Company, Philadelphia, Series F; Trust Company of North America, Philadelphia, Series W; Illinois Trust and Savings Bank, Series 34; New York Security and Trust Company, Series 32, 33, and Z.

When organized, July 27, 1887. Under what State laws, Texas.

Authorized capital, \$2,000,000.

Amount of capital subscribed, \$500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$500,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years: 1888, 8 per cent.; 1889, 10 per cent.; 1890, 8 per cent.; 1891, 8 per cent.; 1892, 6 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company? Yes.

Total amount loaned to date, about \$5,000,000.

Total amounts of loans paid, about \$1,750,000.

Total amount of loans unpaid and } Guaranteed, \$1,450,000.

outstanding, } Unguaranteed and in Debentures, \$1,800,000.

THE SECURITY MORTGAGE AND TRUST COMPANY.— CONTINUED.

Total amount in process of foreclosure, \$3,225.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Dallas, Texas.

State the sections of country in which loans are made: Between 96th and 98th meridian and north of 30th parallel in Texas.

OFFICERS.

J. T. TREZEVANT, President.	H. A. KAHLER, 3d Vice-President.
J. T. DARGAN, 1st Vice-President.	WM. G. BREG, Secretary.
J. C. O'CONNOR, 2d Vice-President.	DE EDWARD GREER, Trust Officer.

DIRECTORS. — J. T. Trezevant, J. T. Dargan, J. O. O'Connor, H. A. Kahler, De Edward Greer, Sam. P. Cochran, Alex. Sanger, T. S. Miller, J. W. Roach.

STATE OF TEXAS, }
COUNTY OF DALLAS, } ss.

We, William G. Breg, Secretary, and J. T. Trezevant and De Edward Greer, Directors, of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

WILLIAM G. BREG, *Secretary.*

DE EDWARD GREER, }
J. T. TREZEVANT, } *Directors.*

Subscribed and sworn to before me this 2d day of November, 1893.

[SEAL.]

C. B. GILLESPIE,

Notary Public, Dallas County, Texas.

STATE OF TEXAS, }
DALLAS COUNTY. }

We, William G. Breg, Secretary, Security Mortgage and Trust Company, J. T. Trezevant and De Edward Greer, Directors of said company, do each for themselves solemnly swear that the earned commissions on mortgages in debentures of the Security Mortgage and Trust Company, by an accurate calculation, amount to \$70,644 86, on October 1, 1893. The term "Earned commission on mortgages in debentures" means an excess of interest due on the mortgages deposited with the Debenture Trustees over and above the interest which the debentures issued against such mortgages amounts to, the interest on the mortgages being calculated to their respective maturities, and the interest on the debentures being calculated to their respective maturities. We further swear that the Security Mortgage and Trust Company takes no credit in its statements for this earned commission, as will fully appear from the statements of its assets and liabilities hereto attached.

Witness our hands at Dallas, Texas, this November 3d, 1893.

WILLIAM G. BREG, *Secretary.*

DE EDWARD GREER, }
J. T. TREZEVANT, } *Directors.*

Sworn to and subscribed before me this the 3d day of November, A.D. 1893.

[SEAL.]

C. B. GILLESPIE,

Notary Public, Dallas County, Texas.

THE SECURITY MORTGAGE AND TRUST COMPANY.—

CONTINUED.

DECEMBER 7, 1893.

SERIES "A."

Mortgages,	\$37,877.50	
Extension of mortgages,	530.00	
Vendors' Liens,	9,657.20	
Extension Vendors' Liens,	1,000.00	
Substitutions,	3,655.00	
	<hr/>	\$52,719.70

SERIES "B."

Mortgages,	\$31,950.00	
Substitutions,	5,108.61	
	<hr/>	37,058.61

SERIES "C."

Mortgages,	\$10,028.65	
Extension of Mortgages,	40,850.00	
Substitutions,	700.00	
	<hr/>	51,578.65

SERIES "E."

Mortgages,	\$39,162.75	
85 per cent. given,	88.35	
Balance of 85 per cent. not given,	15.60	
Substitutions,	12,330.85	
	<hr/>	51,597.55

SERIES "G."

Mortgages,	\$44,975.00	
Vendors' Liens,	4,277.20	
Substitutions,	2,300.00	
85 per cent. given,	170.00	
Balance of 85 per cent. not given,	30.00	
No credit given,	1,750.00	
	<hr/>	53,502.20

SERIES "I."

Mortgages,	\$33,810.00	
Vendors' Liens,	16,652.00	
Extension Vendors' Liens,	1,302.91	
	<hr/>	51,764.91

SERIES "K."

Mortgages,	\$28,437.00	
Vendors' Liens,	21,165.00	
Extension of Vendors' Liens,	1,333.33	
No credit given,	1,558.00	
Substitutions,	720.00	
	<hr/>	53,213.33

THE SECURITY MORTGAGE AND TRUST COMPANY. — CONTINUED.

SERIES "L."

Mortgages,	\$16,525.00	
Vendors' Liens,	12,287.05	
Extension of Vendors' Liens,	10,300.00	
No credit given,	429.05	
85 per cent. given,	55.00	
85 per cent. balance,	10.00	
	<hr/>	39,606.10

SERIES "M."

Mortgages,	\$8,737.00	
Vendors' Liens,	4,082.92	
Substitutions,	4,838.19	
	<hr/>	17,658.11

SERIES "N."

Mortgages,	\$39,290.00	
Vendors' Liens,	2,000.00	
Substitutions,	1,000.00	
	<hr/>	42,290.00

SERIES "O."

Mortgages,	\$45,245.00	
Extension of Mortgages,	550.00	
Vendors' Liens,	5,900.00	
	<hr/>	51,695.00

SERIES "P."

Mortgages,	\$39,905.00	
Vendors' Liens,	8,137.50	
Extension of Vendors' Liens,	3,500.00	
	<hr/>	51,542.50

SERIES "Q."

Mortgages,	\$4,970.00	
Notes with Bonds of Texas State Fair and Dallas Ex- position Company, 1st 7 per cent. as collateral,	96,000.00	
Substitutions,	2,400.00	
	<hr/>	103,370.00

SERIES "R."

Mortgages,	\$49,700.00	
Extension of Vendors' Liens,	2,000.00	
	<hr/>	51,700.00

SERIES "S."

Mortgages,	\$26,705.00	
Vendors' Liens,	20,050.00	
Extension of Vendors' Liens,	3,000.00	
Substitutions,	1,750.00	
	<hr/>	51,505 00

THE SECURITY MORTGAGE AND TRUST COMPANY.— CONTINUED.

SERIES "T."

Mortgages,	\$42,855.00	
Vendors' Liens,	6,720.00	
Extension of Vendors' Liens,	2,000.00	
No credit given,	2,714.99	
	<hr/>	54,289.99

SERIES "U."

Mortgages,	\$29,499.95	
Vendors' Liens,	17,226.00	
No credit given,	4,397.25	
Substitutions,	4,800.00	
	<hr/>	55,923.20

SERIES "V."

Mortgages,	\$44,710.00	
85 per cent. given,	1,653.97	
Balance of 85 per cent. not given,	1,878.06	
Vendors' Liens,	5,300.00	
Substitutions, face value,	8.15	
	<hr/>	53,550.18

SERIES "X."

Mortgages,	\$48,450.00	
Vendors' Liens,	3,500.00	
	<hr/>	51,950.00

SERIES "Y."

Mortgages,	\$44,727.00	
Vendors' Liens,	4,855.00	
Extension of Vendors' Liens,	1,900.00	
85 per cent. given,	153.00	
Balance of 85 per cent. not given,	27.00	
	<hr/>	51,662.00

SERIES "26."

Mortgages,	\$32,540.00	
Vendors' Liens,	14,152.00	
Extension of Vendors' Liens,	5,000.00	
	<hr/>	51,692.00

SERIES "27."

Mortgages,	\$49,000.00	
Vendors' Liens,	3,100.00	
No credit given,	3,255.22	
	<hr/>	55,355.22

THE SECURITY MORTGAGE AND TRUST COMPANY. — CONTINUED.

SERIES "28."

Mortgages,	\$47,093.75	
Vendors' Liens,	2,600.00	
Substitutions,	2,000.00	
	<hr/>	51,693.75

SERIES "29."

Mortgages,	\$43,160.00	
Vendors' Liens,	9,505.84	
No credit given,	3,204.29	
	<hr/>	55,870.13

SERIES "30."

Mortgages,	\$39,340.00	
Vendors' Liens,	9,500.00	
Extension of Vendors' Liens,	3,240.00	
	<hr/>	52,080.00

SERIES "31."

Mortgages,	\$49,630.00	
Vendors' Liens,	1,400.00	
Extension of Vendors' Liens,	590.00	
	<hr/>	51,620.00

Holland Trust Company, in New York city, N. Y., hereby certifies that, on September 30, 1893, the Security Mortgage and Trust Company of Dallas, Texas, had to the credit of its various series the securities as heretofore stated upon pages 118 to 121, inclusive.

J. B. VAN WOERT,

Secretary.

SERIES "E."

Their balance,	\$51,597.55	
September 30, 1893, substitution,	575.00	
	<hr/>	\$52,172.55
September 30, 1893, payment,	74.83	
	<hr/>	\$52,097.72

SERIES "G."

Their balance,	\$53,502.20	
Payment,	685.00	
	<hr/>	\$52,817.20

SERIES "L."

Their balance,	\$39,606.10	
Payment,	106.25	
	<hr/>	\$39,712.35
Substitution,	750.00	
	<hr/>	\$38,962.35

THE SECURITY MORTGAGE AND TRUST COMPANY.— CONTINUED.

SERIES "M."

Their balance,	.	.	.	.	.	.	.	17,658.11
Payment,	.	.	.	.	.	.	.	300.00
								<u>\$17,358.11</u>

SERIES "O."

Their balance,	.	.	.	.	.	.	.	\$51,695.00
Substitution,	.	.	.	.	.	.	.	360.00
								<u>\$52,055.00</u>

SERIES "T."

Their balance,	.	.	.	.	.	.	.	\$54,289.99
Payment,	.	.	.	.	.	.	.	2,900.00
								<u>\$51,389.99</u>
Difference,	.	.	.	.	.	.	.	.55
								<u>\$51,390.54</u>

SERIES "V."

Their balance,	.	.	.	.	.	.	.	\$53,550.18
Payment,	.	.	.	.	.	.	.	31.85
								<u>\$53,518.33</u>
Difference,	.	.	.	.	.	.	.	.50
								<u>\$53,517.83</u>

SERIES "28."

Their balance,	.	.	.	.	.	.	.	\$51,693.75
Payment,	.	.	.	.	.	.	.	100.00
								<u>\$51,593.75</u>

SERIES "30."

Their balance,	.	.	.	.	.	.	.	\$52,080.00
Substitution,	.	.	.	.	.	.	.	2,900.00
								<u>\$54,980.00</u>
Payments,	.	.	.	.	.	.	.	190.00
								<u>\$54,790.00</u>

BALTIMORE, November 13, 1893.

We hereby certify that on the 16th of October, 1893, we held mortgages of the Security Mortgage and Trust Company to the amount of thirty-two thousand, seven hundred and ninety-seven dollars and seventy cents (\$32,797.70), against the issue of debentures in Series "D."

MERCANTILE TRUST AND DEPOSIT COMPANY OF BALTIMORE,

By L. C. FISCHER,
Secretary.

THE SECURITY MORTGAGE AND TRUST COMPANY. — CONTINUED.

DALLAS, TEXAS, Nov. 3, 1893.

Mr. Edwin A. Buck, Bank Commissioner, Willimantic, Conn.:

DEAR SIR, — We enclose you report of the condition of this company, September 30, 1893, for examination.

You will note that we have attached to this report an affidavit showing that the earned commissions on mortgages in debentures amount to some \$70,000. For this we take no credit, but it is really a good asset; and we think it ought to entitle our application for license to a better consideration, for a great many mortgage companies do take credit for this item. We suppose you understand what this item embraces. It is simply the amount of interest on all mortgages in debentures calculated to their respective maturities, less the amount of interest on the debentures issued against them, calculated to their maturities of debentures; and, of course, as collected, will be profit to the company.

In regard to the items of "Stocks and Bonds," will say that all of these stocks, except the Southern National Bank and the City National Bank, Dallas, Texas State Fair, Trinity River Navigation Company, and American and European Banking and Finance Company, are stocks in corporations in which the company owns all of the issued stock. None of this stock is for sale, and, therefore, it could hardly be said to have a market value. The \$85,000 stock of the Trust Company Building Corporation is the equity of this company in its office building. The ground and construction of this building cost \$264,000. It is mortgaged for \$145,000, which would really leave an equity of \$119,000; but, as half of this building was acquired at a cost to the Security Mortgage and Trust Company of \$75,000, we only carry the asset at the cost to this company, which was \$230,000, and take credit for the difference between the mortgages (\$145,000) and this \$230,000, to wit, \$85,000.

This stock is really worth more than par for the above reasons, and is a dividend paying stock of from six to eight per cent. Trusting that you will find the report satisfactory, we remain,

Yours very truly,

DE EDWARD GREER,

Attorney.

CHICAGO, November 15, 1893.

Security Mortgage and Trust Company, Dallas, Texas:

GENTLEMEN, — Replying to your favor 9th inst., we submit the following certificate, viz.:

We hereby certify that, on the 30th day of September, 1893, we held mortgages for the Security Mortgage and Trust Company of Dallas, Texas, to the amount of fifty-two thousand, three hundred, seventy, and forty one-hundredths dollars (\$52,370.40), face value, in connection with issue of its debenture Series number thirty-four (34).

ILLINOIS TRUST AND SAVINGS BANK, *Trustee,*

By WM. H. HENKLE,

Secretary.

THE SECURITY MORTGAGE AND TRUST COMPANY.—

CONTINUED.

PHILADELPHIA, PA., 1893.

We hereby certify that we held to the credit of the Security Mortgage and Trust Company, on the 30th of September, 1893, \$15,104.44, at close of business.

T. S. LEBAR.

Their balance,	.	.	.	.	.	.	.	\$15,104.44
Difference since adjusted,	.	.	.	.	.	.	.	11,320.67
								<hr/> \$3,783.77

PHILADELPHIA, PA., 1893.

We hereby certify that, on the 30th of September, 1893, we held as collateral to one note of \$10,000 of the Security Mortgage and Trust Company the following described stock:

50 shares Southern National Bank, New York,	.	.	Par value, \$5,000.00
33 shares State National Bank, Dallas,	.	.	Par value, 3,300.00
50 shares Trust Company Building Corporation.			

WILLIAM POST,

2d Assistant Cashier.

[Original.]

NEW YORK, September 30, 1893.

We hereby certify that, on the 30th day of September, 1893, we had to the credit of the coupon account of the Security Mortgage and Trust Company two hundred and sixty-five dollars and sixty-five cents (\$265.65).

HOLLAND TRUST COMPANY,

By J. D. VERMEULE,

President.

Their balance,	.	.	.	.	.	.	.	\$265.65
Coupons paid for us,	.	.	.	.	.	.	.	81.50
								<hr/> \$347.15

LONDON, ENG., November 22, 1893.

We hereby certify that, on the 30th day of September, 1893, we had to the credit of the Security Mortgage and Trust Company £709 19s. 5d.

SMITH, PAYNE & SMITH.

It is a little hard to reconcile this account. £709 19s. 5d., amounts, at \$4.85 per pound to nearly \$3,433.50. On October 21, 1893, we credited them with \$1,989.22, as per their statement. Our accounts agree; but, as we only receive a statement a month or so, the difference would arise from the fact that they probably paid coupons between October 1st and 21st, and we would not know of it except from a careful examination of the coupons.

THE SECURITY MORTGAGE AND TRUST COMPANY.— CONTINUED.

PHILADELPHIA, PA., November 13, 1893.

We hereby certify that we held, on September 30th, mortgages for the Security Mortgage and Trust Company to the amount of \$55,100, as against the issue of debentures in Series "W."

THE TRUST COMPANY OF NORTH AMERICA,

J. WALNVAUT,

Treasurer.

PHILADELPHIA, PA., November 22, 1893.

We hereby certify that we have to the credit of the Security Mortgage and Trust Company sixty dollars (\$60).

THE FIDELITY INSURANCE, TRUST, AND SAFE DEPOSIT COMPANY,

ROBT. M. SCOTT,

Assistant Treasurer.

Their balance,	\$60.00
Coupons paid, as per statement received, November 27, 1893,	1,470.00
	<u>\$1,530.00</u>

[Duplicate.]

BALTIMORE, November 13, 1893.

We hereby certify that, on the 27th June, 1893, we had to the credit of the Security Mortgage and Trust Company, to pay coupons due July 1, 1893, one hundred and thirty dollars (\$930); previous balance, fifty-two dollars and fifty cents (\$52.50); total, nine hundred and eighty-two dollars and fifty cents (\$982.50).

MERCANTILE TRUST AND DEPOSIT COMPANY OF BALTIMORE.

By L. C. FISCHER,

Secretary.

Their balance,	\$982.50
Error of ours in charging,	22.50
	<u>\$1,005.00</u>

DALLAS, TEXAS, November 9, 1893.

We hereby certify that we held to the credit of the Security Mortgage and Trust Company, on the 30th of September, 1893, \$13,560.16.

CITY NATIONAL BANK,

H. E. HAMILTON,

Assistant Cashier.

Our balance,	\$13,053.16
Checks out,	507.00
	<u>\$13,560.16</u>

SECURITY TRUST COMPANY,

NASHUA, HILLSBOROUGH COUNTY, NEW HAMPSHIRE.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$595,685.00
Loans on Collateral Security,	} 311,855.99
Loans on Personal Security,	
Stocks and Bonds,	64,000.00
Furniture and Fixtures, Safety Deposit Vault,	5,000.00
Current Expenses,	2,272.79
Due from Branch Offices and Agents,	5,200.86
Due from Banks and Bankers,	803.94
Cash,	1,458.78
Coupons paid, not yet due,	29,498.24
Debt Interest, A,	664.20
" " B,	537.39
Total Assets,	\$1,017,007.19

LIABILITIES.

Capital Stock paid in,	\$200,000.00
Undivided Profits,	45,321.97
Bills Payable,	5,000.00
Debt Bonds outstanding,	210,550.00
Loans paid, but not remitted for,	51,035.00
Certificates of deposits,	347,163.19
Other Deposits (check),	153,687.31
Treasurer's Checks,	2,451.53
Debt Interest, C,	1,269.79
" " D,	528.40
Total Liabilities,	\$1,017,007.19

SECURITY TRUST COMPANY.— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			AMOUNT OF	
		Dated.	Due.	Redeemable.	Security.	Debentures.
A	6½	1888	1898	1895	\$50,245.00	\$50,000.00
B	7	1888	1894	1891	51,250.00	50,000.00
C	6½	1889	1899	1896	100,920.00	63,650.00
C	6	1890	1900	1895		
D	6	1891	1901	1896		
Totals,...	....	....	....	....	\$218,465.00	\$216,000.00

Total amount of Debentures certified,	\$216,000.00
Less amount on hand,	5,450.00
Total liability for Debenture Bonds, as per statement,	\$210,550.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
North Dakota Mining Company, . . . \$	10,000.00	10,000.00	.....
Booker Live Stock Company, . . .	49,000.00	49,000.00	.....
Grand Forks Investment Company, . .	5,000.00	5,000.00	.....

Trustees for Debentures, American Loan and Trust Company, Boston, Mass.,
Series A, B, C, and D.

When organized, August 7, 1889. Under what State laws, New Hampshire.

Authorized capital, \$500,000.

Amount of capital subscribed, \$200,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$200,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$500.

Total amount of its capital stock held by the company as collateral, \$500.

Rates of dividends for past five years, 8 per cent. since organization, except 3 per cent. for 6 months ending January 30th.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$2,249,080.

Total amounts of loans paid, \$1,284,794.

SECURITY TRUST COMPANY. — CONTINUED.

Total amount of loans unpaid and outstanding, { Guaranteed, \$891,071.
 { Unguaranteed, \$73,215.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Nashua, N. H.

State sections of country in which loans are made: Walsh, Pembina, and Grand Forks Counties, North Dakota; Polk County, Minnesota.

OFFICERS.

DAVID A. GREGG, President. F. E. ANDERSON, Vice-President.

GEO. B. CLIFFORD, Secretary. F. S. SARGENT, Treasurer.

J. E. CLIFFORD, Assistant Treasurer.

DIRECTORS.— L. C. Pattee, E. O. Blunt, L. F. Thurber, Ira Cross, G. A. Rollins, H. C. Phaneuf, Jos. Flather, C. H. Everest, G. B. Stevens, Elbert Wheeler, F. E. Anderson, Geo. B. Clifford, F. S. Sargent, B. F. Prescott, David A. Gregg, E. H. Wason, Francis Cogin, D. E. Proctor, G. E. Anderson, Alfred Cooley, F. W. Maynard, Samuel Barrett.

STATE OF NEW HAMPSHIRE, }
 COUNTY OF HILLSBOROUGH, } ss.

I, F. S. Sargent, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

F. S. SARGENT.

Subscribed and sworn to before me this 17th day of October, 1893.

J. B. TILLOTSON,

Justice of the Peace.

TEXAS LOAN AND SAVINGS COMPANY,

FORT WORTH, TEXAS.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$11,900.00
Loans secured by second liens on Real Estate, at 75 per cent. of face value,	17,958.60
Loans on Collateral Security,	782.50
Furniture, Fixtures, and Stationery,	1,200.00
Current Expenses,	1,808.85
Remittances for Interest matured within 60 days,	1,953.25
Other past-due Interest remitted for, but not paid to us,	611.00
Due from Banks and Bankers,	10,215.94
Total Assets,	\$46,430.14

LIABILITIES.

Capital Stock paid in,	37,600.00
Undivided Profits,	1,637.18
Interest paid in advance by Borrowers,	1,091.50
Due to Individuals,	6,101.46
Total Liabilities,	\$46,430.14

When organized, May 22, 1891. Under what State laws, Texas.

Authorized capital, \$50,000.

Amount of capital subscribed, \$37,600.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$37,600.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, January 1, 1892, 10 per cent. per annum;

July 1, 1892, 7 per cent. per annum; January 1, 1893, 10 per cent. per annum;

July 1, 1893, 8 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$398,891.

Total amounts of loans paid, \$19,350.

Total amount of loans unpaid and outstanding, {	Guaranteed, none.
	Unguaranteed, \$379,541.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? No.

Principal place of business, Fort Worth, Texas.

State the sections of country in which loans are made, Lamar, Fannin, Delta, Grayson, Cooke, Denton, Collin, Hunt, Rockwall, Dallas, Tarrant, Parker, Johnson, Ellis, Kaufman, Navarro, Hill, McLennon, Falls, Bell, Milam, and Williamson Counties, Texas.

TEXAS LOAN AND SAVINGS COMPANY. — CONTINUED.

OFFICERS.

O. A. CRANDALL, President.

J. B. BRUGLAR, Vice-Pres't and Treas.

A. L. MATTOCK, Secretary.

A. S. CRANDALL, Asst. Treasurer.

DIRECTORS.—O. A. Crandall, J. B. Brugler, Sam. J. Hunter, A. L. Crandall,
A. L. Mattock.

STATE OF TEXAS,
COUNTY OF TARRANT. } ss.

I, J. B. Brugler, Vice-President and Treasurer of the aforesaid company, do
solemnly swear that the foregoing statement is true, to the best of my knowledge
and belief.

J. B. BRUGLER.

Subscribed and sworn to before me this 5th day of October, 1893.

[SEAL.]

N. B. MOORE,

Notary Public, Tarrant County, Texas.

VERMONT LOAN AND TRUST COMPANY,

GRAND FORKS, NORTH DAKOTA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$466,032.00
Loans secured by second liens on Real Estate,	617.20
Loans on Collateral Security,	} 57,455.34
Loans on Personal Security,	
Tax Sale Certificates,	17,118.63
Other Real Estate purchased,	} 52,955.08
Real Estate acquired by Foreclosure,	
Expenses on account of Foreclosure,	120.80
Current Expenses,	4,104.62
Remittances for Interest matured within 60 days,	11.66
Due from Branch Offices and Agents,	} 14,701.32
Due from Sundry Persons,	
Cash on hand and in Banks,	4,853.09
State Warrants,	144.40
Tax Titles,	521.71
Interest paid on Debenture Bonds,	770.43
Total Assets,	<u>\$619,406.28</u>

LIABILITIES.

Capital Stock paid in,	\$175,000.00
Surplus Fund,	50,000.00
Undivided Profits,	1,996.91
Bills Payable,	33,500.00
Debenture Bonds outstanding,	324,800.00
Loans paid, but not remitted for,	23,842.47
Certificates of Deposits bearing Interest,	7,826.13
Due to Banks and Bankers,	86.02
Due Sundry Persons,	2,354.75
Total Liabilities,	<u>\$619,406.28</u>

Total amount of Debentures certified,	\$330,000.00
Less amount on hand and with agents,	5,200.00

Total liability for Debenture Bonds, as per statement, \$324,800.00

Trustees for debentures: Geo. S. Dowley, Brattleboro, Vt.; Hon. B. D. Harris of Brattleboro, Vt.; and C. J. Amidon, Hinsdale, N. H., for every series.

VERMONT LOAN AND TRUST COMPANY.—CONTINUED.

When organized, 1886. Under what State laws, Dakota Territory.

Authorized capital, \$250,000.

Amount of capital subscribed, \$175,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$175,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$2,200.

Total amount of its capital stock held by the company as collateral, \$2,200.

Rates of dividends for the past five years, 6 per cent. for three years, 8 per cent. for two years preceding.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$2,050,000.

Total amounts of loans paid, \$185,000.

Total amounts of loans unpaid and outstanding, { Guaranteed, \$1,400,000.
Unguaranteed, \$466,000.

Total amount in process of foreclosure, \$15,165.

Is the company subject to examination by local State officers? No.

Principal place of business, Grand Forks, North Dakota.

State the sections of country in which loans are made: Latah and Nez Perce counties, Idaho; Whitman, Spokane, and Lincoln counties, Washington; and Pembina, Walsh, and Grand Forks counties, North Dakota.

STATE OF NORTH DAKOTA, }
COUNTY OF GRAND FORKS, } ss.

I, F. W. Wilder, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

F. W. WILDER.

Subscribed and sworn to before me this 10th day of October, 1893.

[SEAL.]

J. O. BLICHFELDT,

Notary Public.

WASHINGTON LOAN AND TRUST COMPANY,
WALLA WALLA, WALLA WALLA COUNTY, WASHINGTON.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$75,700.00
Loans secured by second liens on Real Estate,	34,397.88
Loans on Collateral Security,	3,528.17
Loans on Personal Security,	2,762.21
Tax Sale Certificate and Taxes paid for mortgages and liens on land,	764.11
Stocks and Bonds,	50.00
Other Real Estate purchased,	9,004.92
Real Estate acquired by Foreclosure,	
Real Estate Improvements added since,	1,512.35
Expenses on account of Foreclosure,	167.57
Furniture and Fixtures,	2,555.67
Current Expenses,	3,843.68
Remittances for Interest matured within 60 days,	10,245.88
Other Past-due Interest remitted for, but not paid to us,	8,312.51
Past-due Loans remitted for, but not paid to us,	1,100.00
Due from Branch Offices and Agents,	5,091.99
Due from Sundry Persons,	10,478.96
Due from Banks and Bankers,	5,202.69
Due on Uncompleted Loans,	739.36
[Accrued Interest on Loans owned by the Company, not taken into account till paid.]	
Personal Property,	157.87
Unpaid Bills Receivable,	1,910.65
Other Loans on Second Mortgages,	700.00
Total Assets,	\$178,235.97

LIABILITIES.

Capital Stock paid in,	\$50,000.00
Undivided Profits,	62,215.12
Bills Payable,	15,716.66
Dividends Unpaid,	3,000.00
Interest paid in advance by Borrowers,	3,780.83
Loans paid, but not remitted for,	17,734.44
Due Borrowers on Loans in process of completion,	709.48
Certificates of Deposits bearing Interest,	2,697.93
Deposits awaiting Investment,	2,600.00
Due to Branch Offices and Agents,	18,183.11
Due to Sundry Persons,	1,278.40
Advance Payment of Bills Receivable,	320.00
Total Liabilities,	\$178,235.97

WASHINGTON LOAN AND TRUST COMPANY.— CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Walla Walla Valley Agricultural Ass'n, . \$	50.00	50.00	50.00

Trustees for Debentures, none.

No Debenture Bonds have ever been issued by this company.

When organized, August 25, 1885. Under what State laws, Washington.

Authorized capital, \$200,000.

Amount of capital subscribed, \$50,000.

Liability of stockholders beyond capital paid in : amount which remains unpaid of the subscription to the capital stock, and not otherwise.

What part of the capital stock is paid in cash, \$50,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 12 per cent. payable semi-annually.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$1,669,188.28.

Total amounts of loans paid, \$429,888.21.

Total amount of loans unpaid and outstanding, { Guaranteed, none.
Unguaranteed, \$1,239,300.07.

Total amount in process of foreclosure, \$22,400.

Is the company subject to examination by local State officers? No.

Principal place of business, Walla Walla, Washington.

State the sections of country in which loans are made : Washington, Pan-Handle of Idaho, and occasional loans in Oregon.

OFFICERS.

THOMAS S. KRUTZ, President.

HARRY KRUTZ, Secretary and Treasurer.

DIRECTORS. — Thomas S. Krutz, Harry Krutz, O. E. Williams.

STATE OF WASHINGTON, }
COUNTY OF WALLA WALLA, } ss.

I, Harry Krutz, Secretary and Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

[SEAL.]

HARRY KRUTZ.

Subscribed and sworn to before me this 15th day of November, 1893.

[SEAL.]

T. C. ELLIOTT,

Notary Public, Walla Walla, Washington.

BUILDING AND LOAN ASSOCIATIONS

CHARTERED BY OTHER STATES

But doing business in this State.



BUILDING AND LOAN ASSOCIATIONS.

These associations are comparatively new to this State but are rapidly increasing by the formation of local companies, and also by associations from other States. As the business of these companies is unlike that of the Investment Companies the Commissioners make separate report of them, and have transferred from the list of Investment Companies in report of last year The Building and Loan Association of Dakota, located at Aberdeen, South Dakota, and also the Eastern Building and Loan Association, located at Syracuse, New York, to this class of companies.

The Building and Loan Associations examined by the Bank Commissioners are the Building and Loan Association of Dakota, located at Aberdeen, South Dakota, the Cumberland Building and Loan Association, located at Chattanooga, Tenn., The Eastern Building and Loan Association, located at Syracuse, New York, The United Savings and Loan Association, located at St. Paul, Minn., The Genesee National Savings and Loan Association, located at Rochester, New York, admitted by certificate from New York Superintendent of Banks. The above are all that have applied for and been examined by the Commissioners, but there are probably as many more from other States that are doing business in the State without license or examination. Some attorneys have given opinions that this class of companies are, by the statutes of our State, under the supervision of the Bank Commissioners, while others are of the opinion that they can come into the State and sell stock without license or examination. This question should be settled at the next session of the legislature by placing all of these companies under the

supervision of the Bank Commissioners by a public act that cannot be misconstrued. Building and Loan Associations have existed for many years in some of the States, and have been very successful. As these associations are becoming important factors in the finances of our State, we append the law of the State of Minnesota under which they are organized in that State, and which it is claimed has proven very satisfactory.

The following table gives a summary of their assets and liabilities for 1893, but some reports were delayed and are not all made Oct. 1st:

ASSETS.

First Mortgages,	\$3,106,534.22
Collateral Loans,	55,490.23
Stocks and Bonds,	108,239.00
Real Estate,	71,394.02
Real Estate by Foreclosure,	46,090.56
Other Assets,	255,931.59
Total Assets,	<u>\$3,643,679.62</u>

LIABILITIES.

Capital Stock,	\$2,601,098.37
Surplus Guarantee and Undivided Profits,	296,272.98
Debenture and Loan Fund,	343,475.67
Other Liabilities,	402,832.60
Total Liabilities,	<u>\$3,643,679.62</u>

CHAPTER 131, GENERAL LAWS OF MINNESOTA, 1891, RELATING TO BUILDING, LOAN, AND SAVINGS ASSOCIATIONS DOING A GENERAL BUSINESS.

An act to amend an act entitled "An Act relative to Building, Loan, and Savings Associations doing a General Business," the same being chapter two hundred and thirty-six (236) of the General Laws of one thousand eight hundred and eighty-nine (1889).

Be it enacted by the Legislature of the State of Minnesota :

SECTION 1. That chapter two hundred and thirty-six (236) of the General Laws of one thousand eight hundred and eighty-nine (1889) is hereby amended to read as follows:

MANNER OF INCORPORATING.

Whenever any number of persons, not less than ten (10), desire to be incorporated as a building and loan association, for the purpose of accumulating

the savings and funds of its members and lending them only the funds so accumulated, they shall make and execute a written declaration to that effect in the form now provided by statute for the execution of deeds of real estate, to entitle the same to record. Said declaration shall state the name of such association, its principal place of business, which shall be within this State, the limit of capital to be accumulated, the time of its duration, the names and places of residence of such persons, and that it is organized under this act for the purposes herein expressed. When so executed, said declaration shall be filed and recorded in the office of the Secretary of State, whereupon such officer shall issue a copy of such declaration under his certificate, in proper form, setting forth the time and place of filing and recording thereof in his office, which declaration and certificate shall thereupon be recorded in the office of the Register of Deeds of the county where said association is located, and published once in a daily or weekly newspaper printed and published and of general circulation in said county. Upon complying with the foregoing requirements, and upon filing an affidavit of proof of such publication in the office of the Secretary of State, the persons executing such declaration, their associates and successors, shall become a corporate body.

NAME REQUIRED.

SEC. 2. The name shall not be the same as, nor too closely resemble, that in use by any existing corporation established under the laws of this State. The words "building and loan association," or "savings and loan association," shall form a part of the same, and no corporation not organized under this act shall be entitled to use a name embodying either said combination of words, providing that associations now existing may continue their present names.

BY-LAWS AND DIRECTORS.

SEC. 3. The directors of such association shall adopt by-laws for its government, and therein describe the manner in which its business shall be transacted, which by-laws shall be conformable to the provisions of this act and the laws of this State, and at all times be open to the inspection of all members of the association at its home office, and a copy thereof and of any amendments thereto, duly certified by the president and secretary of the association, shall, immediately upon its adoption, be filed in the office of the Public Examiner. The directors may amend said by-laws, from time to time, in such manner as they see fit, so long as such amendments are not in conflict with the provisions of this act or the laws of the State.

Every such association, which has not already done so, shall, before its next annual election after the passage of this act, divide its board of directors by resolution thereof into three classes, consisting of an equal number in each class, as nearly as may be; the term of office of the first class shall expire at the end of one year from and after the next annual election, of the second class at the end of two years, and of the third class at the end of three years; and at each succeeding annual election after the one at which the full board is elected there shall be elected a number of directors equal to those whose

terms of office expire at that time, and the directors so elected shall hold their office for the term of three (3) years, and until their successors are elected and qualified.

LOANS AND SECURITIES.

SEC. 4. For every loan made a note, non-negotiable, or bond, secured by first mortgage on real estate, shall be given, which security shall be in double the value of the loan and satisfactory to the directors, and shall be accompanied by a transfer and pledge of the shares of the borrowers to the association. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note or bond and mortgage, provided that the shares, without other security, may, in the discretion of the directors, be accepted as security for the loans for an amount not exceeding their withdrawal value as provided by this act. Stockholders who have borrowed money of an association on real estate security, and who have pledged their stock, or any portion thereof as collateral thereto, as provided herein, shall not be entitled to have the value of such stock applied on the mortgage debt where the payment of such stock is more than three (3) months in arrears, unless the same has reached a withdrawal age as fixed by this act, and when such stock has reached that age the withdrawal value thereof shall be applied on said debt whenever the stock is three months in arrears.

REAL ESTATE.

SEC. 5. Any such association may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien, or other incumbrance, or in which it may have any interests, and may sell, convey, lease, or mortgage the same at pleasure to any person or persons, and may acquire and hold a lot or lots whereon is erected a building or buildings requisite for the convenient transaction of its business, and from portions of which not required for its own use a revenue may be derived, the cost of such building and lot or lots in no case to exceed five (5) per cent. of its assets; provided that any such association may acquire any leasehold interest necessary for the transaction of its business.

SECURITIES, DEPOSIT, AND TRANSFER.

SEC. 6. Every building and loan association heretofore or hereafter incorporated under the laws of this State and governed by this act shall deposit and keep with the State Treasurer, or with a duly chartered trust company of this State, approved by the Public Examiner, in trust for all its members and creditors, all mortgages or other securities received by it in the usual course of its business. When deposited with a trust company, such company shall certify to the Public Examiner the possession of such securities, and the same shall not be surrendered without the authority and sanction of the said Public Examiner; provided, that every such corporation heretofore organized not having or owning mortgage or other securities to the amount of twenty-five thousand dollars (\$25,000) shall deposit with the State Treasurer additional securities to make, with the securities so owned and deposited, the sum of

twenty-five thousand dollars (\$25,000), and every such association hereafter organized under this act shall deposit and keep with the State Treasurer in trust, as aforesaid, securities of the value of twenty-five thousand dollars (\$25,000) before commencing to do business. The securities mentioned in this provision shall consist of bonds or treasury notes of the United States, or national bank stocks, or the bonds of this State, or of any other State of the United States, or of any solvent city, county, or town of this State or of any other State of the United States having the legal authority to issue the same, and such securities may be withdrawn from time to time when mortgaged securities of corresponding value shall be deposited as provided in this act, or when securities of like character are substituted therefor, or when the same shall have been paid or are required for foreclosure or suit; and it shall be the duty of the Public Examiner, from time to time, to examine such association, to ascertain whether or not its securities are deposited as required by this act; provided, that whenever required by the laws of any other State or Territory or nation, all securities taken in such State, Territory, or nation, by any association organized under the laws of this State, and subject to the provisions of this act, and other securities sufficient to allow such association to enter and do business in such State, Territory, or nation, may be deposited with some officer authorized to receive the same in such State, Territory, or nation, under the laws thereof, for the benefit of its members and creditors, and to this end, upon the presentation to the Public Examiner of a duly authenticated copy of a resolution of the board of directors of any such association, having on deposit with the State Treasurer or a duly chartered trust company securities in excess of twenty-five thousand dollars (\$25,000), demanding the transfer and specifying the securities to be transferred or the amount thereof to any other State, Territory, or nation, for the purpose of enabling such association to comply with the laws thereof, it shall be the duty of the Public Examiner to cause such transfer to be made. The expense of making such transfer shall be borne by the association requiring the same, and a receipt shall be taken by the officer or trust company making the transfer, and filed and kept in the office from which the securities are transferred in lieu thereof. But the securities kept on deposit in this State by any such association, as required by this act, shall at no time be reduced in amount, by such transfer or otherwise, below twenty-five thousand dollars (\$25,000); and in every case where securities taken in another State, Territory, or nation are deposited in such State, Territory, or nation, or when other securities are removed from this State to such other State, Territory, or nation for the purpose aforesaid, the association to which they belong shall make a certificate of such depository showing the amount and character of such deposit, which certificate shall be filed with the Public Examiner and renewed annually, together with a statement verified by the affidavit of some officer of such association, who has knowledge of the facts, showing all the securities taken or deposited by such association in such State, Territory, or nation at the time of the filing such certificate; and in case any securities taken in such State, Territory, or nation are not deposited there, then the same shall be deposited in this State, as required by this act.

DEPOSITED SECURITIES, SURRENDER OF AND INTEREST ON, ETC.

SEC. 7. All interests and dividends and premiums which may accrue on securities held by the State Treasurer or such trust company, as provided for herein, and all dues or monthly payments which may become payable on stock pledged as security for loans, the mortgages for which are so deposited in accordance with the provisions of this act, may be collected and retained by the association depositing such securities or mortgages so long as such association remains solvent and faithfully performs all contracts with its members, and when any mortgage shall have been fully paid to said corporation, the same may be surrendered to it upon filing with the depository the affidavit of the president or vice-president and secretary of any such association that such indebtedness has been paid in full, which affidavit shall be first presented to the Public Examiner, and by him approved. And any mortgage upon which default has been made may be surrendered, as aforesaid, for foreclosure upon like affidavit that default exists, and that such mortgage is withdrawn for the purpose of foreclosure of suit.

OTHER STATES, ASSOCIATIONS OF.

SEC. 8. No building and loan association organized under the laws of any other State, Territory, or nation shall do business in this State unless such association shall have securities of the value of one hundred thousand dollars (\$100,000), and of the character mentioned in this act, on deposit in trust for all its members and creditors with some responsible trust company duly incorporated under the laws of such State or Territory in the United States, or with some authorized officer of this or some other State of the United States. Certificates of such deposit shall be made to the Public Examiner of this State, certifying the possession of such securities, which shall not thereafter be surrendered without the authority or consent of the Public Examiner or other authorized officer of the State or Territory in which said company is incorporated.

OTHER STATES, ASSOCIATIONS OF, TO FILE ARTICLES, ETC.

SEC. 9. Every building and loan association organized under the laws of any other State, Territory, or nation shall, before commencing to do business in this State, first, file with the Public Examiner of this State a duly authenticated copy of its charter or articles of incorporation; second, file with the Public Examiner of this State the certificate of the authorized officer of another State, showing that securities of the value of one hundred thousand dollars (\$100,000) are on deposit with such State officer or duly incorporated trust company in trust for all the members and creditors of such building and loan association; third, file with the Public Examiner of this State a duly authenticated copy of a resolution adopted by the board of directors of such association, stipulating and agreeing that if any legal process affecting such association be served on such examiner, and a copy thereof be mailed, postage prepaid, by the party procuring the issue of the same, or his attorneys, to said association, addressed to its home office, then such service and mailing of such

process shall have the same effect as personal service on said association in this State, and also an agreement that said association will not remove any action commenced in any State court in this State against the same to the United States Court, and will pay every judgment that may be taken against it upon any such action within sixty (60) days after the final judgment shall have been entered; fourth, pay to the Public Examiner twenty five dollars (\$25) as fees for filing the papers mentioned in this section.

OTHER STATES, ASSOCIATIONS OF, TO ACCEPT PROCESS, ETC.

SEC. 10. When process against or affecting any foreign building and loan association is served on the Public Examiner, the same shall be by duplicate copies, one of which shall be filed in the office of the Public Examiner, and the other by him immediately mailed, postage prepaid, to the home office of said association.

SEC. 11. The word "process" in this act shall include any writ, declaration, summons, or order whereby any action, writ, or proceedings shall be commenced, or which shall be issued in or upon any action, suit, or proceeding authorized by law in this State.

SEC. 12. Service of process according to a stipulation provided in section 9 of this act shall be sufficient personal service on the association filing such stipulation.

OTHER STATES, LAWS OF, TO APPLY IN CERTAIN CASES.

SEC. 13. When by the laws of any other State, Territory, or nation any taxes, fines, penalties, licenses, fees, deposits of money or securities, or other obligations or prohibitions are imposed on building and loan associations of this State doing business in such other State, Territory, or nation, or upon their agents therein, so long as such laws continue in force the same obligation and prohibition, of whatever kind, shall be imposed upon all building and loan associations of such other State, Territory, or nation doing business in this State and upon their agents here.

OTHER STATES, ASSOCIATIONS OF, TO SUSPEND BUSINESS IN THIS STATE UNDER CERTAIN CONDITIONS, AND WHEN MAY RENEW.

SEC. 14. Any building and loan association organized under the laws of any other State or Territory that shall remove any action that shall be commenced against it in a court of this State to the United States Court, or that shall fail to pay any judgment rendered against it upon a suit in any court of the State within sixty (60) days after the rendition of final judgment in such case, or that shall fail to make yearly statements to the public examiner as hereafter mentioned, or statements of the amount and value of its stock held in this State as hereafter required, or to pay the fees of the public examiner as provided in this act, or to do any other act required in this act to be done or performed, shall, upon violation of the provisions of this act, have no right or authority to do or transact any further business in this State, and the public examiner shall thereupon cause notice of determination of such authority to do

business to be mailed to such corporation and to be published in some newspaper of general circulation at the capital of this State, and shall communicate the facts to the Attorney-General of this State, who shall institute such proceedings in the matter as the case may require; provided, any such corporation may be again authorized to commence business in this State upon such terms as the public examiner may deem just and proper, and upon full compliance with the provisions of this act.

CAPITAL AUTHORIZED.

SEC. 15. All building and loan associations hereafter incorporated in this State shall have an authorized capital of two million dollars (\$2,000,000) at the time of the incorporation. Every share of capital stock issued by any such association shall be of the par value of one hundred dollars (\$100), but this provision shall not be construed to forbid the issue by any such association of paid-up certificates for a less amount, in liquidation of stock surrendered for cancellation or withdrawn before reaching its maturity period; provided, that such paid-up certificates shall be certificates of indebtedness only, and the stock in liquidation of which such certificates are issued shall be thereupon surrendered and canceled.

ARTICLES, AMENDMENTS TO, AND INCREASE OF CAPITAL.

SEC. 16. Any building and loan association heretofore or hereafter incorporated under the laws of this State, may at any time increase the amount of its capital stock by a vote of at least three-fourths of its board of directors; provided, that no such increase shall be made unless three-fourths of the capital stock previously authorized has actually been issued, and the amount of increase made at any one time shall not exceed the amount issued previous to the time of such increase. Any amendments of the articles of incorporation of any such association in any other respect shall be done at an annual meeting by a two-thirds vote of stock represented and voted at such annual meeting on the question of such amendment or amendments, and only upon the notice hereinafter provided to be given.

SEC. 17. Whenever any building and loan association increases its capital stock, or otherwise amends its articles of incorporation as provided in this act, a copy of the resolution of the board of directors or stockholders making such increase or other amendment, duly verified by oath of the president and secretary of such association, shall be filed in the office of the Register of Deeds of the county in which the home office of said association is located, and in the office of the Secretary of State, and be published four successive times in some daily or weekly newspaper published at the capital of the State, or in the county where the association has its home office. Proof of which publication shall be filed in the office of the Secretary of State.

REPORTS REQUIRED.

SEC. 18. In each year every building and loan association organized under the laws of this State and doing business in this or any other Territory shall, within thirty (30) days after the end of the year for which its report to

its stockholders is made, deposit with the public examiner an annual report of its affairs and operations for said year. Such report shall be verified under oath of the president and secretary, or by three directors of the association, and shall contain the following information: First, the amount of authorized capital, and the par value of each share of stock; second, the number of shares sold during the year; third, the number of shares canceled and withdrawn during the year; fourth, the number of shares in force at the end of the year; fifth, a detailed statement of the receipts and disbursements during the year; sixth, a detailed statement of the assets and liabilities at the end of the year. Such report shall also show the total amount received as dues on stock under each separate class or kind of stock, and all deductions therefrom for expenses, withdrawals, cancellations, forfeitures, refunded or otherwise, and the amounts, if any, of such profits credited to stock or subject to such credit. The report shall also show the number of shares in force of each monthly issue or series, and the amount expended during the year in payment of salaries of officers, clerks, agents, and all other employes, the amount expended for traveling expenses, rent, postage, including telegraph and express charges, printing, books and stationery, office supplies, office furniture, advertising, commission paid agents or other persons, and all other items of expense. In addition to such annual report, and six (6) months after such report has been submitted to the public examiner, every such association shall prepare a report of its business for the preceding six (6) months, which report shall state the amount of resources included in mortgage loans, the amount of loans on stock of the association, the amount of loans on other securities, specifying the kind of such securities, the amount of unpaid dues, fines, premiums, and interest, the amount due from agents, the amount due from banks, the amount invested in real estate, the amount invested in real estate and secured by foreclosure, the amount invested in furniture and fixtures, the amount of expenses paid during the six months, the amount of cash on hand, and the amount of all other resources of the association not enumerated heretofore, and shall state as its liabilities the amount received from stock subscriptions, the amount due from stock delinquent in each class or kind of stock and the unpaid fines on such stock, the amount set aside as an expense fund from each class or kind of stock, the amount of undivided profits at the beginning of said period of six (6) months, the amount received as interest, premiums, fees, fines, or other sources as profits during said period, the amount of such interest and premium delinquent at the end of such period, the amount of all bills payable, and the amount of all other liabilities at the close of said period of six (6) months. Such report shall be made within twenty (20) days after the close of said period of six (6) months, and shall be verified by the secretary and president or vice-president of the association, and within thirty (30) days a statement of the assets and liabilities shall be published at least once in some newspaper in the city or town where the association's principal place of business is, and a copy of such semi-annual report, verified by the secretary, shall be filed with the public examiner within ten (10) days after the printing thereof; provided, that all such statements herein required to be made shall be uniform and in accordance with a form to be prescribed therefor by the public examiner, and shall correctly

show the proportion which the entire expenses of the association for the term reported bears to the gross earnings of said association for that term; and provided further, that all reports required of building and loan associations organized under the laws of this State and doing a general business are also required of all foreign building and loan associations doing business in this State, and all the provisions of this act relating to such reports, the filing thereof, and the fees therefor shall apply to such foreign building and loan associations.

If any such association shall fail to furnish to the public examiner of the State any report required by this act at the time so required it shall forfeit the sum of twenty-five dollars (\$25) for every day such report shall be delayed or withheld, and the examiner may maintain an action in his name of office to recover such penalty, and the same shall be paid into the treasury of the State and applied to the expenses of the department of said examiner. After receiving such annual report, the public examiner, if satisfied that such corporation has complied with all [the] provisions of this act and is entitled to do business in this State, shall issue his certificate stating the compliance with such provision and that such corporation is entitled to do business in this State, which certificate shall be in force for the period of one (1) year unless sooner rescinded as provided in this act. The public examiner shall also issue such certificate to a domestic corporation which has complied with the law in regard to its articles of incorporation, and the deposit of securities and in all other respects except the filing of said report, which commence business at some intervening period in any year. Such certificate shall also be issued to any foreign corporation authorized to do business in this State after complying with the conditions of section nine (9) of this act and shall be in force until the time herein required for such annual report.

EXAMINATIONS BY PUBLIC EXAMINER.

SEC. 19. It shall be the duty of such public examiner, at least once in each year, and as often as he may deem necessary, to assume and exercise over every building and loan association incorporated under the laws of this State, its business, officers, directors, and employes all the power and authority conferred upon him over banks and other money corporations under the laws of this State, provided he shall not have the power to suspend the operation of any such association, except in the manner provided in the next succeeding section. And such public examiner shall have the same supervision and control over the business within this State, of other corporations of like kind incorporated under the laws of other States, Territories, or nations, doing business in this State. Upon the completion of any examination of any association made by said public examiner or under his direction, the association so examined shall pay to said examiner a fee to be determined as follows, viz.: For the first one hundred thousand dollars (\$100,000) of assets, a fee of ten dollars (\$10), and for each additional one hundred thousand dollars (\$100,000) of assets or major portion thereof, an additional fee of five dollars (\$5).

ATTORNEY-GENERAL TO COMMENCE PROCEEDINGS IN CERTAIN CASES.

SEC. 20. If it shall appear to said public examiner from any examination made by him or from any report of any examination made by him or from the annual report aforesaid, that said corporation is violating its charter, or the law, or that it is conducting business in an unsafe, unauthorized, or dishonest manner, he shall, by an order under his hand and seal of office addressed to such corporation, direct conformity with requirements of its charter and of the law. And whenever such corporation shall refuse or neglect to make such report or account as may be lawfully required, or to comply with such order as aforesaid, the public examiner shall file a statement in writing with the Attorney-General setting forth the facts or particulars in which such alleged violation or refusal consists, which statement shall be *prima facie* evidence of such violation or refusal, whereupon the Attorney-General shall institute such proceedings against any such corporations as are now or may hereafter be provided by law in the case of insolvent corporations, or such other proceedings as the occasion may require. And if such corporation shall have been organized under the laws of any other State or Territory, said Attorney-General shall, upon receiving such communication, if, in his judgment, the facts in the case are sufficient to warrant such action, give notice to such corporation that it is no longer authorized to do business in this State, by depositing such notice in the post-office, properly sealed and stamped, addressed to said corporation at its principal office in the State where incorporated, and thereupon said corporation shall cease to have any right in this State, and said notice may be published in the same manner as provided in section fourteen (14) of this act.

OFFICERS TO GIVE BONDS.

SEC. 21. All officers of any building and loan association governed by this act and doing business in this State, who sign or endorse checks, or handle any funds of such association, shall give such bonds or fidelity insurance for the faithful performance of their duties as the board of directors may require, and no such officer shall be deemed qualified to enter upon the duties of his office until his bond is approved by the board of directors and the public examiner, with whom such bond shall be filed; provided, that the public examiner may require of any association at any time such increase of said bond or additional security thereto or such increase of said insurance as he may deem necessary for the protection of the members. The penalty for the failure of any association to file and maintain the bonds or policy as required by the provisions of this section shall be a fine of one hundred dollars (\$100) for each day such association transacts business after such bond has become due under the provisions of this act. Said bond or policy shall be held in trust for the benefit and protection of the members of such association, and shall be enforceable by any member whenever the cause of action shall accrue thereon.

NAME INCLUDES CERTAIN ASSOCIATIONS.

SEC. 22. The name "building and loan association," as used in this act, shall include all corporations, societies, organizations, or associations doing

a saving and loan or investment business on the building society plan, whether mutual or otherwise, and whether issuing certificates of stock which mature at a fixed time in advance or not.

STOCK, SALE OF, PROHIBITED.

SEC. 23. Any officer, director, or agent, or any foreign building and loan association, or any other person whatever, who shall in this State solicit subscriptions to the stock of such association, or who shall sell or issue or knowingly cause to be sold or issued to a resident of this State any stock of such association while such association shall not have had the certificate of the public examiner authorizing it to do business in this State as herein described, or has not deposited as required by this act securities of the value and at the time herein prescribed or before said association has complied with all the provisions of this act, or when said association shall have been notified and required to discontinue business in this State as hereinbefore provided, shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine of not less than one hundred dollars (\$100) nor more than five hundred dollars (\$500), or by imprisonment of not less than ten (10) days nor more than six (6) months, or both such fine and imprisonment in the discretion of the court.

STOCK MAY BE SOLD IN ADJACENT COUNTIES.

SEC. 24. Any officer, director, or agent of any building and loan association incorporated under the laws of this State or any other person whatever, who shall sell or issue or knowingly cause to be sold or issued to any person not a resident of the county in which the home office of said association is located, or in the counties immediately adjacent thereto, any stock of said association while said association does not have on deposit with the public examiner or some loan and trust company, as required by this act, securities of the value and at the time hereinafter prescribed, or while such association shall not have a certificate of the public examiner authorizing it to do business as herein prescribed, shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine of not less than one hundred dollars (\$100), and not more than five hundred dollars (\$500), or by imprisonment of not less than ten (10) days nor more than six (6) months, or both such fine and imprisonment in the discretion of the court.

USURY LAWS NOT APPLICABLE.

SEC. 25. Any premiums for loans made by any association governed by this act shall not be considered or treated as interest, nor render such association amenable to the laws relating to usury.

STOCK, CLASSES OF.

SEC. 26. Every such association heretofore organized under the laws of this state or incorporated under this act shall not issue preferred stock, but may issue different series of stock, and all shares of stock hereafter issued shall be of the par value when matured of one hundred (\$100) each. Any such association

may issue installment stock to be paid in periodical sums, and prepaid stock upon which a gross sum shall be paid in advance, and which installment and prepaid stock shall mature when the amount so paid, together with the dividends declared upon the same, shall equal the par value of such stock (and a dividend bearing prepaid stock, upon which a larger sum is paid than on the prepaid stock, and upon which a partial dividend may be paid annually out of the full dividend apportioned thereto), and may also issue full paid stock upon which the par value thereof shall be paid in advance, in the certificate of which stock the right of withdrawal may be waived for a definite time, and upon which full paid stock a full dividend or a definite dividend may be paid, which dividend shall in no case exceed the per cent. of profits earned by all classes or series of stock at the time said dividend is declared. Any such association may issue from time to time a limited amount of guaranty or permanent stock for which the full par value shall be paid at the time of issue or in installments of five dollars (\$5) on each share, from time to time, at the option of the purchaser, until the full par value of one hundred dollars (\$100) is paid. Such guaranty or permanent stock to be paid a dividend on the amount paid in, such dividend not to exceed the per cent. of profits earned by all classes or series of stock at the time such dividend is declared. The balance of profits (if any) and the principal paid on said stock not to be paid to holders of same until all lawful claims of every other class of stock shall have been fully liquidated and paid by such association. Provided, that the total amount of guaranty or permanent stock at its par value issued by any association shall not exceed at the time of its issue twenty (20) per cent. of the amount of payments to the credit of all other classes of stock. No building and loan association shall issue any certificate of shares until the terms and conditions thereof shall have been first submitted to and approved by the public examiner.

STOCK, WITHDRAWAL OF.

SEC. 27. Any shareholder whose share or shares are not in arrears or pledged upon a loan, shall be entitled to withdraw such share or shares at any time twenty-four (24) months from and after the date of the first payment on such share or shares, and not before such date; provided that the board of directors may, if they deem it to the interest of the association, buy in the share or shares of any shareholder desiring to withdraw at a previous date, paying therefor the sum paid in on said shares, less such discount as may be agreed upon and which shall not in any case exceed eight (8) per cent. Any such shareholder may give notice of withdrawal in writing to the secretary of said association, and the liability of said shareholder to pay further installments, and right to share in future profits shall cease with such notice. Such withdrawing shareholder shall be entitled to receive, at the end of two years from the date of his first payment, all monthly payments made on account of such share or shares (not including admission fees or fines) less the following deductions:

Fifty (50) cents on each certificate in payment for issuing and canceling the same, and two (2) per cent. of the amount so paid in for a contingent or reserve fund to be used by the association to meet any contingency or loss in its

business, from the depreciation of its securities or otherwise (provided that if the share or shares on which such notice of withdrawal is given are in arrears, a fine of ten (10) cents per share for each thirty (30) days such share or shares are delinquent may be deducted, in addition to the withdrawal fee and charge for the reserve fund hereinbefore provided for). All stockholders who do not give the notice as hereinbefore provided, failing to make payments, shall be subject to a fine of ten (10) cents per share per month for each month such payments are in arrears, for a period of six (6) months after the last payment made (such fines in the aggregate not to exceed the sum of sixty (60) cents per share), and at the end of such period of six (6) months, if arrearages and fines remain unpaid, the balance of such monthly payments, if any, after deducting the certificate fee, contingent fund, and fines as herein provided, shall be subject to withdrawal at a period not less than twenty-four (24) months from the date of the first payment, on application of the stockholder. If such delinquent shares are not reclaimed or called for within twenty-four (24) months from the date of the last payment, the balance, if any, to the credit of such delinquent shares, shall be transferred to the contingent fund herein provided for, and the delinquent shareholder shall from the time of such transfer, have no further claim upon the association on account of such share or shares, or the payments made thereon; provided that such shares, which may have been pledged as collateral for the payment of a loan and become delinquent, shall be adjusted as provided for in section four (4) of this act. If such withdrawing member has made twenty-four (24) or more payments and less than thirty-six (36) payments he shall receive the amounts paid less the deductions provided for, and interest on such amount at the rate of five (5) per cent. per annum, for the actual time the association has had the payments in excess of twenty-four (24) months; and if such withdrawing member has made thirty-six (36) or more payments, and less than forty-eight (48) payments, he shall receive the amount paid in, less the deduction provided for, and interest on such amount at the rate of six (6) per cent. per annum for the actual time the association has had the payments in excess of twenty-four (24) months; and if such withdrawing member has made forty-eight payments and less than sixty (60) payments, he shall receive the amount paid in, less the deductions provided for, and interest on said amount at the rate of seven (7) per cent. per annum for the actual time the association has had the payments in excess of twenty-four (24) months; and if such withdrawing member has made sixty (60) or more payments, and the stock has not reached a maturity value, he shall receive the amounts paid in, less the deductions provided for, and interest on such amount at the rate of eight (8) per cent. per annum for the actual time the association has had the payments; provided, that the net profits of the association for the time the association has had the use of all of its funds, shall amount to the sum of five (5), six (6), seven (7), and eight (8) per cent. per annum, computed on the amounts paid in on all the shares in force at the time such withdrawals are made, and if such profits are not sufficient when so computed, then the stock so withdrawn shall be entitled to a rate per cent. found to be earned as net profits, during said period, such interest payments to be in all cases in lieu of such profits. Provided, further, that if by reason of

extraordinary losses that entire net profit is exhausted, the withdrawing member shall not be entitled to the interest herein named; and if by reason of extraordinary losses, the association is compelled to charge such losses against its capital actually paid in, all withdrawing shares shall be subject to a pro rata charge of such losses with those remaining undrawn, and in such case all payment herein provided shall be considered of no effect, and the withdrawing member shall only be entitled to such sums as may be found to be due him after the adjustment of such losses among all shareholders. And provided, further, that whenever the capital of an association has been impaired by losses in excess of its reserve fund and profits earned, it shall be the duty of the directors to suspend sales of all classes of stock until such losses have been adjusted and distributed pro rata as a charge upon the shares of stock in force. And, provided further, that no more than one-half ($\frac{1}{2}$) of the amount received in payments on stock by such association in any month shall be used to pay withdrawals without the consent of the board of directors. And, provided further, that any association that has issued shares maturing at a definite period, which finds that its assets will not be sufficient under the mutual system to mature its stock at such period, without unusual assessments, may with the consent of any stockholder settle and discharge his stock by paying to him at the maturity period, or sooner, if its directors deem it practicable, such sum as he had paid into such association for monthly dues and withdrawal assessments, and such proportion of the profits as shall be mutually deemed by them equitable.

SEC. 28. Upon the death of a stockholder in any such association his heirs or personal representatives, upon giving sixty (60) days' notice to the association, shall receive from such association the then withdrawal value of his shares agreeable to the provisions of section twenty-seven (27) of this act.

SEC. 29. Every such association shall provide in its by-laws in what manner applications and bids for loans shall be received and who shall be entitled to loans thereunder; such proportion of the loan fund shall be loaned upon such application as the directors shall deem advisable; provided the securities shall be in the character and amount as required by this act; and, provided further, that the provisions of this section relating to bidding for loans shall not apply to associations which fix the rate of interest and premium in any other manner.

EXPENSES, LIMITATION AND PAYMENTS OF.

SEC. 30. All associations governed by this act may, in payment of their expenses, use a sum not to exceed fourteen (14) per cent. of their receipts for payments on stock. Whenever a distribution of profits is made, and at least twice in each year, each association shall charge against the profits accrued four-fifths of such expenses; or, if there is not a sufficient amount of the profits to pay such part of the expense incurred, then the total amount of profits shall be so charged with expense and the balance of said four-fifths ($\frac{4}{5}$) of such expenses shall be carried as "Expenses Paid" until the next report or distribution of profits. The remaining one-fifth of such expenses shall, at the time of making the charges to profits as herein provided, be carried to an account to be called "Permanent Expense," which shall finally be paid as follows: When-

ever any share of stock has reached a maturity value the share of permanent expense contributed by said share of stock shall be charged against it, and the sum found after deducting such share of permanent expense shall be deemed the true maturity value of said stock. All fees and fines received by any association may be used for the payment of expenses in addition to the amount herein provided for.

OFFICERS, CERTAIN ONES MAY BE DIRECTORS.

SEC. 31. That not more than three (3) of the officers of any such association incorporated under the laws of this State shall be members of the board of directors of such association. Provided, that no change shall be required under this section until the next annual meeting of such association.

SEC. 32. All corporations organized in this State and doing business in this or any other State as building and loan associations shall comply with and be subject to all the provisions of this act within sixty (60) days after its passage, and shall be entitled to all the privileges and benefits thereof, without re-incorporating.

ACT NOT TO APPLY TO LOCAL ASSOCIATIONS.

SEC. 33. This act shall not apply to any association organized under the laws of this State which confines its loaning and business operations wholly to its county and the counties adjacent and adjoining thereto: Provided, that any such association heretofore incorporated which desires to hereafter confine its business to adjacent counties as aforesaid, may file with the public examiner a statement to that effect, and also containing the names of those holding the amount held by them of the stock of said association outside such counties, and so long as such association thereafter confines its sales of stock within the limits aforesaid, it shall not be subject to the provisions hereof, and any sales of stock outside the limits of said counties made after filing of such statements by any officers, director, or agent of any association, shall subject such person to all the penalties prescribed in section twenty-four (24) of this act. Provided, further, that nothing in this section shall be so construed to prevent the bona fide sale or transfer of the individual stock of any member of such association.

TAXATION OF ASSOCIATION.

SEC. 34. Every such association shall be assessed for and pay taxes upon its office furniture and fixtures, and all real estate acquired in the course of its business.

TAXATION OF SHARES.

SEC. 35. The amount standing to the credit of each member of any such association, upon its books, shall be considered and held as the individual credit of such member, and each member shall list the shares held by him for taxation at their real value in money in the county of his residence, the same as other credits are listed, except shares upon which loans have been made or money advanced by the association.

SEC. 36. It shall be the duty of every such association not incorporated under the laws of this State, to make and forward to the public examiner, upon the first day of May in each year, a statement containing the names and the withdrawal value of all its stock held and owned by residents of this State, together with the place of residence of every such stockholder except those having loans as provided in the foregoing section, and it shall be the duty of said public examiner to make out and forward to the county auditors of the proper counties a statement of the stock held by them. And it shall be the duty of the said county auditors, upon receiving the statements provided for in this and the foregoing sections to furnish the assessors of each town in his county having such stockholders, with the names of such stockholders and the value of their stock as given in such statements, for the purpose of assessment.

CONSOLIDATION AUTHORIZED.

SEC. 37. Any such association shall have authority to consolidate with one or more other corporations organized for the same purpose, upon such terms as may be agreed upon when such consolidation shall be deemed advisable by a majority vote of its members, and to transfer to such consolidated corporation its entire assets subject to the vested right of its members.

STATE TREASURER, SECURITIES TO BE DEPOSITED WITH.

SEC. 38. All securities, cash, mortgages, certificates, bonds, notes, receipts, statements, and records heretofore deposited with or received by the State auditor pursuant to law, shall upon the passage of this act be transferred and delivered by him to the State treasurer, who shall receive the same, and who with his sureties shall be liable for the safe keeping thereof. The treasurer shall deliver up such securities only upon the written order of the public examiner except in pursuance of this act. All securities of such association heretofore required to be deposited with the State auditor shall be hereafter deposited as in this act provided. Upon filing any mortgage, the treasurer shall receive a fee of fifteen (15) cents therefor, and upon withdrawal of the same he shall receive a fee of ten (10) cents therefor, to be paid by the association so filing or withdrawing it.

SEC. 39. The public examiner and State treasurer respectively shall retain all the fees by this act provided to be paid to them or either of them in lieu of any allowance for clerk hire made necessary by the extra labor imposed by this act, and they are respectively hereby authorized and empowered to make and execute any and all orders, releases, or other papers which the State auditor was heretofore authorized to make or execute in the premises.

MEETINGS OF STOCKHOLDERS, NOTICES TO BE GIVEN.

SEC. 40. At least thirty (30) days prior to any annual or special meeting of the stockholders of any such association governed by this act, a notice stating the time and place of such meeting shall be deposited in the post-office at the headquarters of such association, directed to each member to his address as the same appears at such time on the books of the association, and when so de-

posited, postage prepaid, shall be deemed a legal and sufficient notice of any such meeting, and there shall be attached to and accompany such notice any proposed amendment or amendments to the articles of incorporation of any such association, and a statement of any officers to be elected at such meeting. Any amendments so proposed and of which such notice shall have been duly given may be adopted at such meeting by the vote of two-thirds of the stock represented and voting thereat. Any member of such association entitled to vote at such meeting may vote in person or by proxy; but no person shall be appointed such proxy who shall not reside in the same county where the stockholder so appointing him resides at the time of such appointment, except that stockholders residing outside of this State may appoint proxies residing in any county in this State; and no person shall be appointed proxy in any case who is, at the time, an officer, agent, or employe of any such association; and no person shall hold proxies to exceed five hundred votes for any such meeting.

Upon all questions to be voted upon at such meeting the vote shall be taken by calling the roll of persons entitled to vote thereat with the number of votes which each is entitled to cast, and the vote shall be by written or printed ballot, the form for which may be prescribed by the board of directors.

SEC. 41. This act shall take effect and be in force from and after June 1, A.D. 1891, and any and all acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 23, 1891.

THE BUILDING AND LOAN ASSOCIATION OF DAKOTA,

ABERDEEN, SOUTH DAKOTA.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$793,528.00
Loans on Collateral Security,	23,475.00
Tax Sale Certificates,	3,734.05
Stocks and Bonds,	108,239.00
Office Building,	26,500.00
Real Estate acquired by Foreclosure,	27,030.94
Expenses on account of Foreclosure,	6,893.03
Furniture and Fixtures,	4,509.07
Due from Banks and Bankers,	1,191.46
Due on Uncompleted Loans,	6,140.35
Accrued Interest on Loans owned by the Company,	10,887.26
Cash,	1,957.23
Insurance Premiums on property covered by Association Loans,	3,754.02
Total Assets,	\$1,017,839.41

LIABILITIES.

Capital Stock paid in,	\$480,854.73
Surplus Fund,	8,000.00
Guarantee Fund,	246,710.32
Undivided Profits,	12,327.49
Debenture Bonds outstanding,	244,400.00
Other Deposits,	22,695.21
Sundry Accounts due Individuals,	2,851.66
Total Liabilities,	\$1,017,839.41

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Chicago City Bonds, \$	10,000.00	10,000.00	10,000.00
St. Paul Investment and Savings Society, 1st mortgage bonds,	104,000.00	93,600.00	104,000.00
Stocks in other Building and Loan Associations,	4,700.00	4,639.00	4,700.00

THE BUILDING AND LOAN ASSOCIATION OF DAKOTA.

— CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
D	10	1890-91	1894	1894	\$24,200.00	\$24,200.00	\$12,100.00
	10	1891	1894	1894	14,800.00	14,800.00	7,400.00
	10	1891	1894	1894	10,600.00	10,600.00	5,300.00
	10	1891	1894	1894	7,400.00	7,400.00	3,700.00
	10	1891	1894	1894	21,200.00	21,200.00	10,600.00
	10	1891	1894	1894	9,400.00	9,400.00	4,700.00
	10	1892	1894	1894	53,400.00	53,400.00	26,700.00
	10	1892	1894	1894	22,000.00	22,000.00	11,000.00
	10	1892	1894	1894	17,800.00	17,800.00	8,900.00
	10	1892	1894	1894	6,000.00	6,000.00	3,000.00
	10	1892	1894	1894	15,600.00	15,600.00	7,800.00
	10	1892	1894	1894	25,400.00	25,400.00	12,700.00
	10	1892	1895	1895	54,000.00	54,000.00	27,000.00
E	8	1892	1899	1899	400.00	400.00	200.00
	8	1892	1899	1899	1,800.00	1,800.00	900.00
	8	1892	1899	1899	200.00	200.00	100.00
	8	1892	1899	1899	2,200.00	2,200.00	1,100.00
	8	1892	1899	1899	600.00	600.00	300.00
	8	1892	1899	1899	1,200.00	1,200.00	600.00
	8	1892	1899	1899	63,800.00	63,800.00	31,900.00
	8	1892	1899	1899	7,600.00	7,600.00	3,800.00
F	7	1892	1899	1899	2,000.00	2,000.00	1,000.00
	7	1892	1899	1899	2,400.00	2,400.00	1,200.00
	7	1892	1899	1899	2,000.00	2,000.00	1,000.00
	7	1892	1899	1899	2,000.00	2,000.00	1,000.00
	7	1893	1900	1900	55,600.00	55,600.00	27,800.00
	7	1893	1900	1900	5,000.00	5,000.00	2,500.00
	7	1893	1900	1900	20,400.00	20,400.00	10,200.00
	7	1893	1900	1900	18,600.00	18,600.00	9,300.00
	7	1893	1900	1900	17,400.00	17,400.00	8,700.00
	7	1893	1900	1900	1,200.00	1,200.00	600.00
	7	1893	1900	1900	2,400.00	2,400.00	1,200.00
	7	1893	1900	1900	200.00	200.00	100.00
Total, .....		.....	.....	.....	\$488,800.00	\$488,800.00	\$244,400.00

Total amount of Debentures certified, \$244,400.00
 Less amount on hand and with agents, 0

Total liability for Debenture Bonds, as per statement, \$244,400.00

Trustees for Debentures: Northwestern National Bank, Aberdeen, S. D.,
 Trustee for Debentures bearing 10 per cent.

Aberdeen National Bank, Aberdeen, S. D., Trustee for Debentures bearing
 7 and 8 per cent.

THE BUILDING AND LOAN ASSOCIATION OF DAKOTA.

— CONTINUED.

When organized, October 18, 1888. Under what State laws, Territory of Dakota (now State of South Dakota).

Authorized capital, \$25,000,000.

Amount of capital subscribed, \$2,267,200 (cumulative stock).

Liability of stockholders beyond capital paid in, \$1,786,345 27.

What part of the capital stock is paid in cash, \$480,854.73.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$15,000.

Total amount of its capital stock held by the company as collateral, \$843,528 (par value cumulative stock).

Rates of dividends for past five years, 24, 18, and 12 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$1,255,326.99.

Total amounts of loans paid, \$438,323.99.

Total amount of loans unpaid and outstanding, { Guaranteed, \$0.
Unguaranteed, \$0.

Total amount in process of foreclosure, \$92,400.

Is the company subject to examination by local State officers? Yes.

Principal places of business, Aberdeen, South Dakota.

State the sections of country in which loans are made: Dallas, Texas; Lincoln, Neb.; Indianapolis, Ind.; Sioux City, Iowa; Tacoma and Whatcom, Wash.; South Dakota; a very few loans in North Dakota and Kansas.

OFFICERS.

S. H. JUMPER, President.

A. W. CAMPBELL, Vice-President.

C. F. EASTON, Secretary.

C. E. REED, Treasurer and Attorney.

DIRECTORS. — S. H. Jumper, C. E. Reed, Robert Moody, C. F. Easton, H. C. Beard, A. W. Campbell, James C. Johnson.

STATE OF SOUTH DAKOTA, } ss.
COUNTY OF BROWN, }

I, C. E. Reed, Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

C. E. REED.

Subscribed and sworn to before me this 9th day of October, 1893.

[SEAL.]

A. S. REED,

Notary Public, South Dakota.

ABERDEEN, S. D., October 9, 1893.

The Aberdeen National Bank hereby certifies that it holds, as trustee, certain documents guaranteed by The Building and Loan Association of Dakota to be valid and subsisting notes, bonds, mortgages, and deeds of trust, double in amount to the debentures of this series issued, and to be first liens on real estate;

THE BUILDING AND LOAN ASSOCIATION OF DAKOTA. — CONTINUED.

and the said Aberdeen National Bank of Aberdeen, S. D., holds such securities in trust for the benefit of the lawful holders of the "E" series of debentures, and for the purpose of applying the same, or the proceeds thereof, to the redemption of the interest or principal of this series of debentures, in case default be made in the payment of any installment of interest or any portion of the principal of said debentures, as is more fully set forth in a certain agreement between the said Building and Loan Association of Dakota and the Aberdeen National Bank; and the amount of debentures so issued, on September 30, 1893, of the "E" series is \$38,900.

In witness whereof, the said Aberdeen National Bank has caused these presents to be executed.

ABERDEEN NATIONAL BANK,
By ROBERT MOODY,
President.

ABERDEEN, S. D., October 9, 1893.

The Aberdeen National Bank hereby certifies that it holds, as trustee, certain documents guaranteed by The Building and Loan Association of Dakota to be valid and subsisting notes, bonds, mortgages, and deeds of trust, double in amount to the debentures of this series issued, and to be first liens on real estate; and the said Aberdeen National Bank of Aberdeen, S. D., holds such securities in trust for the benefit of the lawful holders of the "F" series of debentures, and for the purpose of applying the same, or the proceeds thereof, to the redemption of the interest or principal of this series of debentures, in case default be made in the payment of any installment of interest or any portion of the principal of said debentures, as is more fully set forth in a certain agreement between the said Building and Loan Association of Dakota and the Aberdeen National Bank; and the amount of debentures so issued, on September 30, 1893, of the "F" series was \$64,600.

In witness whereof, the said Aberdeen National Bank has caused these presents to be executed.

ABERDEEN NATIONAL BANK,
By ROBERT MOODY,
President.

ABERDEEN, S. D., October 9, 1893.

The Northwestern National Bank hereby certifies that it holds, as trustee, \$281,800 of valid notes and mortgages of The Building and Loan Association of Dakota that are first liens upon real estate, and that said securities are held in trust for the benefit of the lawful holders of the "D" series of debentures issued by said association, said series now amounting to \$140,900.

In case of default in any of said mortgages, said building association substitutes other mortgages in place thereof.

In witness whereof, said Northwestern National Bank has caused these presents to be executed.

THE NORTHWESTERN NATIONAL BANK,
By IRA BARNES,
President.

CUMBERLAND BUILDING-LOAN ASSOCIATION,

CHATTANOOGA, TENNESSEE.

STATEMENT, DECEMBER 30, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$45,493.70
Loans on Collateral Security (stock),	259.00
Office Building,	10,020.80
Other Real Estate purchased,	1,750.00
Dividends paid,	1,289.33
Furniture and Fixtures,	538.00
Due from Branch Offices and Agents,	183.60
Due from Sundry Persons,	600.00
Cash,	2,808.21
Insurance advanced,	181.52
Interest and Premiums due and secured,	1,535.81
Fines due and secured,	268.17
Stationery and Supplies,	650.00
Unearned Premiums and Interest,	49,010.10
Indemnity Fund secured investments,	68,550.00
Indemnity Fund subscriptions in process of collection,	5,500.00
Total Assets,	\$188,638.24

LIABILITIES.

Capital Stock paid in installments,	\$15,257.38
Capital Stock paid in advance,	16,205.00
Common Stock (Indemnity Fund),	100,000.00
Undivided Profits,	114.19
Bills Payable,	500.00
Dividends Declared,	5,047.68
Due Borrowers on Loans in process of completion,	27.80
Savings Deposits,	503.84
Certificates of Deposits bearing Interest,	1,500.00
Unearned Premium and Interest,	49,010.10
Expense Fund,	472.25
Total Liabilities,	\$188,638.24

Trustees for Debentures, none.

When organized, June 16, 1892. Under what State laws, Tennessee.

Authorized capital, \$10,000,000.

Amount of capital subscribed, \$100,000 Indemnity Fund and \$11,771 installment shares in force.

Liability of stockholders beyond capital paid in, none.

CUMBERLAND BUILDING-LOAN ASSOCIATION.—

CONTINUED.

What part of the capital stock is paid in cash? Payments made in installments as per statement.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? No stock loans made to officers.

Total amount of its capital stock held by the company as collateral: Each borrower gives real estate security, and in addition one share of stock for each \$100 borrowed.

Rates of dividends for past five years, 21.85 per cent. on the loan fund in Class A, and ratably in the other classes.

Do you cause a personal examination of offered security to be made by paid employes of the company? Yes.

Total amount loaned to date, \$50,393.21.

Total amounts of loans paid, \$4,640.51.

Total amount of loans unpaid and outstanding, } Guaranteed, \$45,752.70.
 } Unguaranteed, none.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? Yes; by the Building and Loan Examiner for the State.

Principal place of business, 817 Market Street, Chattanooga, Tennessee.

State the sections of country in which loans are made: It is the declared purpose of the association to confine its loans to Nashville, Memphis, Chattanooga, Knoxville, Atlanta, and the growing cities in this immediate vicinity, that the loans may be under the personal oversight of the management. Loans are made elsewhere only in rare cases and under most favorable conditions.

OFFICERS.

WM. HEPBURN RUSSELL, President. JAMES D. ROBERTS, 1st Vice-President.

SOL SIMPSON, 2d Vice-President. CLINTON R. GASKILL, Treasurer.

JAMES HAYWARD, Secretary. G. W. EASLEY, General Counsel.

H. C. WOODRUFF, General Manager. A. A. HOPKINS, Director.

A. W. WAGNALLS, Director.

Address all as above except Mr. Hopkins, Harriman, Tenn., and Mr. Wagnalls, Treasurer Funk & Wagnalls Company, New York City.

STATE OF TENNESSEE, }
 COUNTY OF HAMILTON, } ss.

I, James Hayward, Secretary of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

JAMES HAYWARD.

Subscribed and sworn to before me this 25th day of January, 1894.

L. E. REES,

Notary Public, Hamilton County.

THE EASTERN BUILDING AND LOAN ASSOCIATION,

SYRACUSE, NEW YORK.

STATEMENT, SEPTEMBER 15, 1893.

RESOURCES.

Loans (Bond and Mortgage),	\$928,250.00
Loans on Association Stock,	16,473.18
Real Estate,	34,365.22
Loans in Foreclosure,	10,863.83
Due on Stocks and Loans,	34,165.00
Amount advanced for Taxes, Insurance, etc.,	1,579.05
Furniture and Fixtures,	2,747.42
Cash on hand,	21,364.33
Total,	\$1,049,808.03

LIABILITIES.

Capital Stock paid in,	\$808,465.50
Advance Installments,	18,157.10
Advance Interest,	787.73
Advance Premium,	787.72
Due on Installment Loans,	28,793.79
Profits due Shareholders,	187,887.43
Surplus,	4,928.76
Total,	\$1,049,808.03

RECEIPTS AND DISBURSEMENTS, LOAN FUND, FOR YEAR ENDING SEPTEMBER 15, 1893.

	Receipts.	Disbursements.
Cash balance, September 15, 1892,	\$56,488.70	.....
Monthly payments,	413,467.85	.....
Paid-up Stock,	48,721.00	.....
Fully paid Stock, Class A,	88,114.50	.....
Fully paid Stock, Class B,	3,686.00	.....
Premiums, Gross,	57,350.62	\$11,308.65
Fines,	6,247.05	.....
Interest and running premium,	66,473.47	.....
Retired stock,	3,972.36	.....
Dividends on fully paid stock, . . . . .	.....	6,632.39
Loan account (bond and mortgage),	118,000.00	553,600.00
Loan account (stock loans),	4,195.58	17,763.07
Transferred from Expense Fund,	9,410.66	.....
Discounts for advanced payments, . . . . .	.....	2,453.25

THE EASTERN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

RECEIPTS AND DISBURSEMENTS. — CONTINUED.

	Receipts.	Disbursements.
Interest on bank balances,	\$372.43	.....
Interest, Special,	15.46	.....
Rent,	277.74	.....
Paid on withdrawals, . . . . .	.....	\$219,292.93
Real estate,	5,134.13	35,875.18
Loans in foreclosure,	1,371.14	12,234.97
* Paid sundry persons, . . . . .	.....	3,376.21
Cash balance, September 15, 1893, . . . . .	.....	20,762.04
	<u>\$883,298.69</u>	<u>\$883,298.69</u>

* Difference between P. L. debits and credits.

RECEIPTS AND DISBURSEMENTS, EXPENSE FUND, FOR THE YEAR ENDING SEPTEMBER 15, 1893.

	Receipts.	Disbursements.
Cash balance, September 15, 1892,	\$2,186.26	.....
Commissions, . . . . .	.....	\$7,054.80
Expense Fund,	81,693.60	.....
Postage, . . . . .	.....	1,214.99
Salary,	52.20	36,024.97
Printing and supplies,	8.05	3,555.58
Rent, . . . . .	.....	2,216.32
Collection fees,	23.28	11,299.41
Foreclosure expense,	27.05	423.76
Attorney's fees, . . . . .	.....	2,862.44
Traveling expense, . . . . .	.....	2,819.45
Telegraph account,	6.32	447.89
Membership fees,	1,178.75	.....
Transfer fee,	1,506.00	.....
Express, . . . . .	.....	265.78
Special reports on loans, . . . . .	.....	1,873.37
Advertising,	1.25	3,046.56
Furniture and fixtures,	86.00	1,353.35
Trustee expense, . . . . .	.....	604.46
License account, fees for complying with State laws, . . . . .	.....	1,333.20
Insurance, . . . . .	.....	22.50
Expense annual meeting, . . . . .	.....	153.46
Bond account, . . . . .	.....	262.50
Expenses on real estate,	43.24	1,114.74
Transferred to Loan Fund, . . . . .	.....	9,410.66

THE EASTERN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

RECEIPTS AND DISBURSEMENTS. — CONTINUED.

	Receipts.	Disbursements.
Sundry expense,	\$67.12	\$1,246.72
* Received from sundry persons,	2,330.08	.....
Cash balance, September 15, 1893, . . . . .	.....	602.29
	<u>\$89,209.20</u>	<u>\$89,209.20</u>

- 1 When and under what law were you organized? March 1, 1890; act, 1851, and supplementary thereto.
- 2 Plan (serial, terminating, or permanent): serial.
- 3 Is number of shares of stock you may issue or have outstanding limited? Yes. If yes, state the total number: 500,000 outstanding; in each series, regulated by demand for shares.
- 4 What is the par value of shares (matured)? \$100.
- 5 How often do you receive installment payments, and what amount per share? Monthly; 65 cents per month Loan Fund, 10 cents per month Expense Fund. How and when paid? Must be paid to home office or bonded collector on or before the last Saturday of each month.
- 6 How many shares have been issued by your association from date of organization to and including September 15, 1893? 137,274. In how many series? 42. How often? Monthly.
- 7 How many shares in force on September 15, 1892? 50,362. How many issued during the year? 50,195. Largest number of shares held by any one person, 1,357. How many shares in force on September 15, 1893, were pledged or borrowed on? Bond and mortgage, 9,282½; stock loans, 1,385.
- 8 How many shares have been forfeited up to that date? 24,483. How many canceled shares have been withdrawn up to that date? 44,614. How many shares canceled during year last past? 32,380. How many of them withdrawn? 22,735. Lapsed? 9,645. Redeemed? None. Matured? None.
- 9 How much money had been paid in on retired shares? \$6,168. Total withdrawal value of shares in force, \$820,776.30.
- 10 How many borrowing members have you? Bond and mortgage, 602; stock loans, 73. Give total number of shares held by them: 10,667½ pledged; cannot tell how many free shares they hold.
- 11 How many non-borrowing members have you? Estimated 7,500. How many female shareholders? No record kept.
- 12 What is the period of maturity of your shares? Six and one-half years (78 months).
- 13 What is the total cost to borrowing member per share per year, without premium? .0555.

* Difference between P. L. debits and credits.

THE EASTERN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 14 Is your admission or membership fee per share or per member? Share.
How much? \$1.00.
- 15 Total admission fees received by the association during year, \$1,178.75.
- 16 Total amount of admission fees paid by new members during year? Cannot say; impossible to state; agents might give membership fee away, reporting to us paid, deducting their commission, and remitting balance; if it is done, it is against orders, but cannot swear to uncertainties.
- 17 Do you make loans to others than members? No.
- 18 Do you make loans on securities other than first mortgage? Only on our stock as collateral at 90 per cent.
- 19 If yes, on what and by what authority? As above.
- 20 On what percentage of valuation do you limit loans? $66\frac{2}{3}$ per cent. How appraised? Sworn appraisal by three members of the association; also supplementary report through private sources.
- 21 In what States have you money loaned? New York, Alabama, Colorado, Connecticut, Florida, Georgia, Illinois, Iowa, Michigan, Mississippi, Nebraska, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia, Territory of Utah, District of Columbia.
- 22 How long must a shareholder make payments before he is entitled to borrow? Three months.
- 23 State number of loans to members and total amount loaned on first mortgage: 724, \$928,250. State largest mortgage loan to any one person: \$22,500. Amount loaned on mortgages on property in this State (Connecticut): \$1,000.
- 24 State number of loans and total amount loaned on other securities: 80, \$16,473.18.
- 25 What premium plan do you follow? Combination gross and running.
- 26 If premium fixed, state amount; if not fixed, state average premium and extremes: 10 per cent. gross, 5 per cent. running.
- 27 What were your total assets September 15, 1893? \$1,049,808.03.
- 28 Have you a Reserve Fund? No.
- 29 Have you an Expense Fund? Yes. Of what does it consist? The Expense Fund shall consist of all admission, transfer, insurance, abstract, and attorney's fees; amounts paid for insurance or taxes on property on which loans have been made; fees, costs, and disbursements of foreclosure; such rentals received from the real property of the association as may be required to pay taxes, insurance, repairs, and improvements thereon, together with ten cents per share per month from the monthly payments on stock; and the fund so constituted shall be devoted to the payment of the aforesaid and operating expenses. Give total amount of Expense Fund received during the year: \$84,692.86. Give balance on hand of Expense Fund September 15, 1893: \$602.29.
- 30 Give total amount of profit from all sources during year in detail: Premiums, \$90,587.36; interest, \$33,624.62; fines, \$6,247.05; retired stock, \$3,972.36; transferred from Expense Fund, \$9,410.66; rent, \$277.74.

THE EASTERN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 31 State amount paid for salaries to officers in detail: President, \$2,208.26; Vice-President, \$1,456.30; Secretary and General Manager, \$4,708.27; Treasurer, \$1,968 24.
- 32 Are officers and employes under bond? All handling money. In what company, American Surety and private. In what amount? Surety, \$35,000; private, \$11,000.
- 33 State amounts paid for rents, \$2,216.32. Furniture and office fixtures, \$1,267.35. For printing and supplies, \$3,547.53. For advertising, \$3,045.31.
- 34 State total operating expenses: \$75,992.71.
- 35 How are agents paid? Commission.
- 36 Give number of agents representing your association: about 400, including local secretaries.
- 37 What dividend have you earned? .186 per cent. annually installment stock; .136 per cent., compounded monthly, paid-up stock.
- 38 What share of profits is paid to withdrawing members? On installment stock, 6 per cent. up to two years, 7 per cent. third year, afterward and before maturity 8 per cent; on paid-up stock, 6 per cent. after one year.
- 39 Do you receive deposits? No.
- 40 How many foreclosures did you have in year last past? 25.
- 41 Have you issued "paid-up," "prepaid," or "part-paid" stock? Yes. How many shares have you so issued? 5,158.

OFFICERS AND DIRECTORS. — H. H. Loomis, President; D. H. Murray, Vice-President; J. J. W. Reynolds, Secretary; W. H. Emery, Assistant Secretary; L. M. Kinne, Treasurer; D. A. Pierce, Attorney (not a Director); M. H. Bunn, Assistant General Manager; C. A. Pooler, Superintendent of Agencies; A. H. Hubbs, A. B. Kinne.

STATE OF NEW YORK, }
COUNTY OF ONONDAGA, } ss.

John J. W. Reynolds, Secretary and General Manager of the Eastern Building and Loan Association of Syracuse, N. Y., being duly sworn, says that the foregoing statement and report and the answers to the questions therein are true in all respects, to the best of his knowledge and belief.

J. J. W. REYNOLDS.

Subscribed and sworn to before me this 17th day of November, A.D. 1893.

[SEAL.]

GEO. H. HUBBS,
Notary Public.

STATE OF NEW YORK, }
COUNTY OF ONONDAGA, } ss.

John J. W. Reynolds, being duly sworn, deposes and says that he resides in the city of Syracuse, County and State aforesaid; that he is the Secretary and General Manager of the Eastern Building and Loan Association of Syracuse,

THE EASTERN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

N. Y.; that as such he has the general direction and control of the affairs of said association, and custody of all the books, papers, and documents appertaining to the business of said association, other than the mortgage securities and other papers filed with Fred. C. Eddy, trustee of said association; he further says that there were, on the 15th of October, 1893, first mortgage securities filed with said trustee to the amount of \$645,250; and, further, he says that there were, at the same date, in the Legal Department of said association, first mortgage securities to the amount of \$283,000, said latter securities being held in said Legal Department pending the return by local attorneys of various papers necessary to complete such cases before filing with the trustee aforesaid; and further deponent saith not.

J. J. W. REYNOLDS.

Subscribed and sworn to before me this 17th day of November, A.D. 1893.

[SEAL.]

GEO. H. HUBBS,
Notary Public.

STATE OF NEW YORK, }
COUNTY OF ONONDAGA, } ss.

Fred. C. Eddy, being duly sworn, deposes and says that he resides in the city of Syracuse, County and State aforesaid; that he is cashier of the bank of Syracuse, and trustee of the Eastern Building and Loan Association of Syracuse, N. Y.; that as such trustee he is the custodian of the mortgage securities of said association; he further says that there were, on the 15th day of September, 1893, in his possession, held in trust by him for said association, first mortgage securities to the amount of \$645,250; and further deponent saith not.

F. C. EDDY.

Subscribed and sworn to before me this 11th day of November, A.D. 1893.

[SEAL.]

GEO. H. HUBBS,
Notary Public.

9 AND 11 NASSAU ST., NEW YORK,
September 29, 1893.

John J. W. Reynolds, Esq., Secretary and General Manager, Eastern Building and Loan Association, Syracuse, N. Y.:

DEAR SIR,— Your favor of the 28th inst. is at hand; and, replying thereto, would state that the balance due the Eastern Building and Loan Association, as shown by our books at the close of business, September 15, 1893, was twenty-six thousand and eighty-four 56-100 dollars (\$26,084.56), and the remittance received by us on the 16th was fourteen hundred and seventy-eight 93-100 dollars (\$1,478.93), bearing date of September 15th.

Yours very truly,

WM. I. LIGHTHIPE,
2d Assistant Cashier.

**GENESEE NATIONAL SAVINGS AND LOAN ASSOCIATION,
ROCHESTER, NEW YORK.**

The Genesee National Savings and Loan Association, a corporation duly incorporated under the laws of the State of New York, March 5, 1891, and located in Rooms 401, 402, and 403 Cox Building, in the city of Rochester, New York, hereby makes application to the Bank Commissioners of the State of Connecticut to be legally permitted to do business within the limits of said State; to sell stock, make loans, establish local branches, and transact such other business as their articles of Association and by-laws require.

ROCHESTER, N. Y., November 7, 1893.

The Genesee National Savings and Loan Association.

[SEAL.]

E. L. HAWLEY,
Secretary and Manager.

I, Charles M. Preston, Superintendent of Banks of the State of New York, do hereby certify that I have caused the annexed copy of Assets and Liabilities of the Genesee National Savings and Loan Association to be compared by a competent clerk with the original on file in the Banking Department, and the same is a correct copy of said Assets and Liabilities of said Association, and of the whole thereof, as shown by the examination of said Association.

In witness whereof, I have hereunto set my hand and caused my official seal to be affixed this 22d day of November, 1893.

[SEAL.]

CHARLES M. PRESTON,
Superintendent.

By RODNEY R. CROWLEY,
Deputy Superintendent.

STATEMENT, OCTOBER 1, 1893.

ASSETS.

Loans secured by first liens on Real Estate,	\$105,670.35
Loans on Collateral Security,	2,593.00
Real Estate acquired by foreclosure,	1,302.76
Furniture and Fixtures,	698.90
Cash,	3,245.16
Interest, Premium, and Fines due and unpaid, secured by mortgages,	1,744.50
Total Assets,	\$115,254.67

LIABILITIES.

Capital Stock paid in,	\$81,907.32
Undivided Profits,	9,722.35
Certificates of Deposits bearing Interest,	43,625.00
Total Liabilities,	\$115,254.67

GENESEE NATIONAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

Trustees for debentures. None.

When organized, March 5, 1891. Under what State laws, New York, Chapter 122, Law 1851.

Authorized capital, \$50,000,000.

Amount of capital subscribed, \$1,341,100.

Liability of stockholders beyond capital paid in. Liable for face value of stock.

What part of the capital stock is paid in cash, \$61,907.32.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$2,500.

Total amount of its capital stock held by the company as collateral, \$30,400.

Rates of earnings from May 1, 1891, to July 1, 1893, 20 $\frac{47}{100}$ per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date. First mortgage loans, \$105,670.35; stock loans, \$2,593.

Total amounts of loans paid. None.

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, none.} \\ \text{Unguaranteed, none.} \end{array} \right.$

Total amount in process of foreclosure, \$3,200.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Rochester, N. Y.

State the sections of country in which loans are made, New York, Pennsylvania, Michigan, Indiana, Connecticut.

OFFICERS.

S. N. GALLUP, President.

WM. R. DRYER, Vice-President.

E. L. HAWLEY, Secretary and Manager. ELI H. GALLUP, Treasurer.

CHAS. M. ALLEN, Attorney.

DIRECTORS.—John H. Bosworth, James Walling, Wm. C. Barnard, George Kirkpatrick.

STATE OF NEW YORK, }
COUNTY OF MUNROE. } ss.

I, E. L. Hawley, Secretary and Manager of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

E. L. HAWLEY,
Secretary.

Subscribed and sworn to before me this 9th day of November, 1893.

[SEAL.]

JOHN S. BRIGGS,
Notary Public.

GENESEE NATIONAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

Assets and Liabilities of the Genesee National Savings and Loan Association, on the 20th day of October, 1893, as found upon examination made by the direction and authority of the superintendent of banks.

ASSETS.

Loans on Bond and Mortgage,	.	.	.	\$104,750.00
“ Shares,	.	.	.	2,593.00
Real Estate,	.	.	.	1,802.76
Judgment Zola Horthacker,	.	.	.	428.21
Furniture and Fixtures,	.	.	.	698.90
Cash Balance, .	.	.	.	3,108.94

LIABILITIES.

Due Shareholders, “Installments,”	.	.	.	\$64,842.34
“ “ Paid up Stock,	.	.	.	24,675.00
“ “ Bills Payable,	.	.	.	18,950.00
“ “ Unclaimed Deposits,	.	.	.	128.03
Accrued Profits,	.	.	.	4,786.44
				<hr/>
				\$113,381.81 \$113,381.81

UNITED SAVINGS AND LOAN ASSOCIATION,

ST. PAUL, MINNESOTA.

TRIAL BALANCE—SEPTEMBER 30, 1893.

EXPENSE FUND.				DR.	CR.
1.	Expense Fund,	.	.		\$2,570.60
4.	Bills Receivable,	.	.	\$6,896.47	
8.	Printing and Stationery,	.	.	582.09	
10.	Postage, Telegrams, and Express,	.	.	491.20	
12.	Advertising,	.	.	185.50	
14.	Salaries,	.	.	10,164.33	
16.	Traveling Expenses,	.	.	397.34	
18.	Appraisals,	.	.		530.00
20.	Sundry Expenses,	.	.	260.38	
22.	Extra Commissions,	.	.	1,554.44	
24.	Office Rent,	.	.	772.00	
26.	State Licenses, etc.,	.	.	619.75	
28.	Office Furniture,	.	.	1,053.38	
29.	Due from Collecting Agents,	.	.	84.00	
30.	Expenses Providence Office,	.	.	250.00	
32.	Interest—Expense Fund,	.	.		27.25
34.	Transfer Fees,	.	.		133.75
36.	Installments Expense Fund,	.	.		13,038.53
38.	Commission paid Banks,	.	.	1,580.49	
40.	Interest allowed advanced Installments,	.	.	28.70	
42.	Trustee,	.	.		20,656.98
44.	Treasurer,	.	.	11,810.55	
48.	Bills Payable,	.	.		2,500.00
50.	Membership Fees,	.	.		264.55
60.	Arrears Installments—Expense Fund,	.	.	2,267.16	
62.	Advance " " "	.	.		2,669.25
66.	W. A. Crawford,	.	.	1,077.99	
70.	H. B. Ellis,	.	.	1,402.53	
80.	George P. Arthur,	.	.	222.01	
"	G. W. Keiser,	.	.	83.83	
82.	A. Yoerg, Jr.,	.	.	606.77	
				\$42,390.91	\$42,390.91

LOAN FUND.				DR.	CR.
100.	Real Estate Loan No.	3,	.	\$387.69	
"	"	7,	.	1,288.09	
101.	"	9,	.	550.59	
"	"	10,	.	1,118.43	
102.	"	33,	.	889.55	
103.	"	63,	.	1,022.01	
"	"	70,	.	680.53	

UNITED SAVINGS AND LOAN ASSOCIATION.—CONTINUED.

LOAN FUND.				DR.	CR.
104.	Real Estate Loan No.	71,	.	674.47	
"	"	"	80,	3,638.79	
105.	"	"	96,	\$406.73	
"	"	"	105,	1,646.64	
106.	"	"	106,	1,603.55	
"	"	"	107,	4,527.91	
107.	"	"	109,	2,916.87	
"	"	"	110,	2,854.63	
108.	"	"	122,	2,691.99	
"	"	"	124,	1,282.26	
109.	"	"	125,	2,011.65	
"	"	"	130,	2,688.08	
110.	"	"	131,	2,333.84	
"	"	"	133,	2,965.43	
111.	"	"	135,	2,322.72	
"	"	"	143,	916.50	
112.	"	"	148,	3,207.69	
"	"	"	150,	368.61	
113.	"	"	163,	3,377.75	
"	"	"	180,	2,334.31	
114.	"	"	222,	11,647.84	
"	"	"	184,	2,246.91	
115.	"	"	192,	774.56	
"	"	"	204,	482.52	
116.	"	"	234,	4,180.94	
"	"	"	238,	1,791.29	
117.	"	"	239,	2,442.47	
"	"	"	240,	1,296.05	
118.	"	"	261,	519.49	
"	"	"	269,	1,446.89	
119.	"	"	300,	3,728.90	
"	"	"	301,	3,728.84	
120.	"	"	307,	2,848.00	
"	"	"	320,	5,758.62	
121.	"	"	331,	443.92	
"	"	"	332,	500.26	
122.	"	"	423,	5,182.75	
"	"	"	643,	10,340.30	
178.	Due from Collecting Agents,	.	.	2,621.63	
181.	Coupons outstanding, "F,"	.	.		\$15.00
182.	" paid, "E,"	.	.	261.33	
185.	Adjusted Fire Losses,	.	.		924.57
186.	Accrued Interest, "F,"	.	.		1,971.62
189.	" Dues, Loans under Foreclosure,	.	.	5,136.91	
190.	Legal Expenses,	.	.	2,859.26	
196.	Taxes and Insurance Advanced,	.	.	4,711.23	

UNITED SAVINGS AND LOAN ASSOCIATION.—CONTINUED.

LOAN FUND.		DR.	CR.
201 to 258.	Class "A," 58 Series,		\$904,653.17
301 to 314.	" "B," 14 Series,		13,902.92
350.	Class "F," Installments Loan Fund,		7,296.00
351.	" Series No. 1,		6,130.20
352.	" " 2,		4,151.49
353.	" " 3,		697.41
354.	" " 4,		30,658.38
355.	" " 5,		19,730.10
356.	" " 6,		3,060.00
357.	" " 7,		4,762.56
358.	" " 8,		1,488.30
359.	" " 9,		8,430.40
360.	" " 10,		11,712.68
361.	" " 11,		9,533.16
362.	" " 12,		1,897.74
363.	" " 13,		19,994.70
364.	" " 14,		8,312.10
365.	" " 15,		13,379.04
366.	" " 16,		17,752.32
400.	Class "G," Installments Loan Fund,		1,228.80
401 to 416.	Class "G," 16 Series,		17,904.15
451.	Coupon Stock, Class "E,"		45,000.00
454.	Installments Loan Fund,		96,095.85
460.	Premium,		16,514.58
464.	Interest,		13,859.72
468.	Fines,		981.05
472.	Mortgage Loans,	\$1,036,502.60	
476.	Stock "	10,840.00	
478.	Trustee,		8,703.09
482.	Withdrawals "A,"	104,878.75	
485.	" "B,"	354.98	
486.	Arrears, Installments Loan Fund,	20,404.51	
487.	" Premium,	11,947.70	
488.	" Interest,	10,453.68	
489.	" Fines,	7,934.06	
490.	Advance Installments,		24,023.29
491.	" Premium,		981.61
492.	" Interest,		648.44
493.	Suspense Account,		537.94
494.	Real Estate Contingent Fund,		12,038.51
		\$1,328,974.49	\$1,328,974.49

LAWS.

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly:

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

The term "banks" shall include all incorporated banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or

borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, school-house, or other building generally used for literary instruction.

G. S. 1875, 554.
Number; gender; joint authority; "month"; "year"; "oath"; "person" and "another"; "preceding"; "following," and "succeeding"; "sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.
Repeal of statute; effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.
Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,
§ 89.
Trust funds,
how loaned or
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.
Unlawful waste
on mortgaged
premises.

EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.
Embezzlement
by public
officer, execu-
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.
Embezzlement
by officer or
agent of private
corporation or
individual.
34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

[Public Acts of 1893, Substitute for Senate Bill No. 85.]

CHAPTER CCXXIX.

An Act concerning Investments by Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

What
investments
savings banks
may lawfully
make.

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus, in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan; Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school dis-

tricts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

Investments by
certain banks.

A trustee of the bank to be an appraiser in loans on land.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Penalty for making false entries by bank officials.

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[Public Acts of 1893, Senate Bill No. 197.]

CHAPTER CLXVII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Bank commissioners to supervise investment companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to

all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1893, Senate Bill No. 168.]

CHAPTER CLXXXIII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company. Limitation of guaranty by investment company.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed. Repeal.

SEC. 3. This act shall take effect upon its passage.

Immediate effect.

Approved, June 6, 1893.

[General Statutes.]

SEC. 1854. No person shall act in this State as the agent or representative of any such corporation organized under the laws of another State, or sell, offer for sale, or negotiate choses in action owned, issued, negotiated, or guaranteed by it, unless such corporation shall have submitted itself and its financial condition to the examination of the Bank Commissioners, in such manner as to enable them to make such a report thereof as is specified in the preceding section, which report they shall make as often and in the same manner as is required of like corporations in this State. 1887, ch. 135. Agents of foreign companies.

SEC. 1855. Any person who violates the provisions of the preceding section shall forfeit one thousand dollars to the State, to be collected by the State's Attorney for the county 1887, ch. 135. Penalty.

in which such action may properly arise, by an action on this chapter, and it is hereby made the duty of every State's Attorney to bring action for such forfeiture whenever an instance of such violation is reported to him by the Bank Commissioners, and the Bank Commissioners shall so report all such instances as come to their attention.

1887, ch. 135.
Bank Commis-
sioners may ex-
amine by
deputy.

SEC. 1856. The Bank Commissioners may make the examinations required by this chapter, either in person or by deputy, and shall have power to appoint to such position of deputy and remove therefrom at pleasure a resident of this State, and as compensation for such examinations may collect from the companies so examined all actual expenses and such further sum as may be determined by the Comptroller to be reasonable and just.

1887, ch. 135.
May accept cer-
tificates of
officers of other
States.

SEC. 1857. The Bank Commissioners may accept, in lieu of an examination by themselves or their deputy, the certificate of any State officer having supervision of such companies, that examinations have been made in their respective States, provided such certificate is accompanied by a sworn report showing the financial condition of any such company; such report to comply in all respects with the provisions of this chapter.

[Public Acts of 1889, Substitute for House Bill No. 151.]

CHAPTER CCXLVIII.

Shares of capital
stock, how set in
list.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors.

Definition.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided ; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided ; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action taxable in accordance with law when issued.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in this State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year ; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by the provisions of this act.

Choses in action to be negotiated only by authorized agent.

Duration of certificate.

Bond of corporation.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under

Return of corporation.

the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

Corporation
may pay one
per cent. in lieu
of all other
taxes.

Who is an
investment
broker.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Investment
broker must
have certificate
of authority
from State
Treasurer.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer

of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act.

Penalty for violation of this act.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment.

Forfeiture for failure to make return.

SEC. 13. It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed

Duty of assessors.

Form of statement.

Penalties.

of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 .” Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Repeal.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies; but it shall not be necessary for said companies, or any of them, to accept said amendment.

Approved, June 22, 1889.

[Public Acts of 1893, House Bill No. 261.]

CHAPTER CLX.

An Act concerning Taxation of Joint Stock Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Taxation of
joint stock
investment
companies.

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the share of its stock shall not be liable to taxation.

Approved, May 26, 1893.

[Public Acts of 1893, Senate Bill No. 238.]

CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Return by investment broker. Every such investment brokershall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Payment of taxes by owner on chose in action. Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon en-

dorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years, or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the state for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this state for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

Duty of board
of equalization.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn

from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Approved, June 14, 1893.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.	SECTION.
3916. Stock of non-residents in other corporations, how taxed.	3930. Meetings of Board of Equalization; to correct returns, etc.
3917. Corporations to have a lien for tax paid on stock of non-residents.	3932. Penalty for failure to make returns.
3918. Returns by and tax on savings banks.	

SEC. 3916. The cashier or secretary of each corporation, G. S. 1875, 167, § 2. whose stock is liable to taxation, and not otherwise taxed by Stock of non-residents in certain other corporations, how taxed. the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

[Public Acts of 1893, House Bill No. 525]

CHAPTER CLXXXIX.

Concerning Taxation of Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Stock in joint stock investment company, when not taxed.

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Approved, June 6, 1893.

[General Statutes.]

G. S. 1875, 168, § 3.
Corporations to have a lien for tax paid on stock of non-residents.

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

1878, ch. 64.
Returns by and tax on savings banks.
37 Conn., 173.
48 Conn., 44.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said sav-

ings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

G. S. 1875, 163,
§ 11.
1887, ch. 117,
§ 3, 4.
Meetings of
Board of
Equalization.

Board of Equalization shall correct statements.

G. S. 1875, 169,
§ 12.
Penalty for
failure to make
returns.

ANNUAL REPORT

IN RELATION TO THE

Criminal Business of the Courts

OF THE

STATE OF CONNECTICUT,

FOR THE

Year Ending July 1, 1893,

AS SHOWN BY THE RETURNS OF THE STATE ATTORNEYS.

COMPILED BY THE COMPTROLLER.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD :
PRESS OF WILEY, WATERMAN & EATON,
1894.



State of Connecticut.

STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE, HARTFORD, January 20, 1894.

To His Excellency, the Governor:

Complying with the Statute I herewith submit the Annual Reports of the State Attorneys, concerning the Criminal Business of the Courts for the year ending July 1st, 1893. The whole number of prosecutions for different crimes was ten hundred and thirty-one (1031), an increase of three hundred and ten (310), as compared with the preceding year. Total number of cases disposed of, sixteen hundred and ninety (1690), a decrease of forty-four (44). Total number of convictions, one hundred and four (104), a decrease of fourteen (14). The amount of forfeited bonds reported is ten thousand and sixty dollars (\$10,060), the amount for the preceding year was fifteen thousand five hundred and fifty dollars.

Respectfully submitted,

NICHOLAS STAUB,
Comptroller.



REPORTS OF THE STATE ATTORNEYS.

STATE OF CONNECTICUT, OFFICE OF STATE'S ATTORNEY FOR HARTFORD COUNTY.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year, . . . 268

Number of terms they were in court:—235 for 1 term; 17 for 2 terms; 11 for 3 terms; 3 for 4 terms; 1 for 5 terms; 1 since 1871.

Total number of trials and their results:

Number of convictions, 8

Number of acquittals, 1

Number of cases in which there was disagreement of jury, . . 1

Number of pleas of guilty, 166

Bonds forfeited:

Number, 1

Amount, \$200

Number of *nolles* absolute, 77

Number of *nolles* upon terms, 14

Number of original informations, 76

Appealed cases and their disposition by verdict:

Number by verdict, 3

Number of pleas of guilty, 65

Number of *nolles* absolute, 47

*Number disposed of upon payment or part payment of fine

below and cost, 14

Whole number of prosecutions for different crimes, . . . 268

Number of second convictions for the same crime, . . . 2

Number of third convictions for the same crime, . . . 2

ARTHUR F. EGGLESTON,
State's Attorney for Hartford County.

* 19 vacated, 1 erased from docket.

NEW HAVEN COUNTY.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year, . . . 214
 Number of terms they were in court:—149 for 1 term; 49 for 2 terms;
 8 for 3 terms; 3 for 4 terms; 4 for 5 terms; 1 for 6 terms.

Total number of trials and their results:

Number of convictions, 20
 Number of acquittals, 8
 Number of cases in which there was disagreement of jury, . . . 2

Number of pleas of guilty, 63

Bonds forfeited:

Number, 2
 Amount, \$300

Number of *nolles* absolute, 71

Number of *nolles* upon terms, 16

Number of original informations, 130

Appealed cases and their disposition by verdict:

Number by verdict, none.
 Number of pleas of guilty, none.
 Number of *nolles* absolute, 2

Number disposed of upon payment or part payment of fine
 below and cost, none.

Whole number of prosecutions for different crimes, 249

Number of second convictions for the same crime, none.

Number of third convictions for the same crime, none.

TILTON E. DOOLITTLE,

State's Attorney for New Haven County.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year, 231

Number of terms they were in court:—79 for 1 term; 15 for 2 terms; 11
 for 3 terms; 8 for 4 terms; 8 for 5 terms; 4 for 6 terms; 6 for 7
 terms; 9 for 8 terms; 19 for 9 terms; 9 for 10 terms; 9 for 11 terms;

10 for 12 terms; 26 for 13 terms; 5 for 15 terms; 3 for 16 terms; 4 for 17 terms; 4 for 18 terms; 2 for 19 terms.

Total number of trials and their results:

Number of convictions,	2
Number of acquittals,	5
Number of cases in which there was disagreement of jury,	4
Number of pleas of guilty,	8

Bonds forfeited:

Number,	22
Amount,	410
Number of <i>nolles</i> absolute,	143
Number of <i>nolles</i> upon terms,	47
Number of original informations,	58

Appealed cases and their disposition by verdict:

Number by verdict,	not given.
Number of pleas of guilty,	not given.
Number of <i>nolles</i> absolute,	134
Number disposed of upon payment or part payment of fine below and cost,	39
Whole number of prosecutions for different crimes,	not given.
Number of second convictions for the same crime,	not given.
Number of third convictions for the same crime,	not given.

GEORGE E. TERRY,

Assistant State's Attorney for New Haven County, Waterbury Court.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year,	188
Number of terms they were in court:—96 for 1 term; 49 for 2 terms; 28 for 3 terms; 7 for 4 terms; 3 for 5 terms; 3 for 6 terms; 2 for 7 terms.	

Total number of trials and their results:

Number of convictions,	15
Number of acquittals,	10
Number of cases in which there was disagreement of jury,	1
Number of pleas of guilty,	43

Bonds forfeited:

Number,	8
Amount,	\$1,250

Number of <i>nolles</i> absolute,	54
Number of <i>nolles</i> upon terms,	58
Number of original informations,	none.
Appealed cases and their disposition by verdict:	
Number by verdict,	25
Number of pleas of guilty,	43
Number of <i>nolles</i> absolute,	54
Number disposed of upon payment or part payment of fine below and cost,	58
Whole number of prosecutions for different crimes,	188
Number of second convictions for the same crime,	not given.
Number of third convictions for the same crime,	not given.

GEORGE M. GUNN,

Pros. Att'y Court of Common Pleas for New Haven County.

NEW LONDON COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893—Superior Court:

Total number of cases disposed of during the year,	73
Number of terms they were in court:—67 for one term; 6 for 2 terms.	
Total number of trials and their results:	
Number of convictions,	8
Number of acquittals,	3
Number of cases in which there was disagreement of jury,	none.
Number of pleas of guilty,	25
Bonds forfeited:	
Number,	3
Amount,	\$1,500
Number of <i>nolles</i> absolute,	6
Number of <i>nolles</i> upon terms,	5
Number of original informations,	43
Appealed cases and their disposition by verdict:	
Number by verdict,	none.
Number of pleas of guilty,	none.
Number of <i>nolles</i> absolute,	none.
Number disposed of upon payment or part payment of fine below and cost,	none.

Whole number of prosecutions for different crimes,	44
Number of second convictions for the same crime,	none.
Number of third convictions for the same crime,	none.

SOLOMON LUCAS,

*State's Attorney for New London County.**To the Comptroller :*

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893.—Criminal Court of Common Pleas for New London County:*

Total number of cases disposed of during the year,	86
Number of terms they were in court:—66 for 1 term; 14 for two terms; 7 for 3 terms; 2 for 4 terms.	

Total number of trials and their results:

Number of convictions,	4
Number of acquittals,	1
Number of cases in which there was disagreement of jury,	3

Number of pleas of guilty,	6
----------------------------	---

Bonds forfeited:

Number,	5
Amount,	\$500

Number of <i>nolles</i> absolute,	23
Number of <i>nolles</i> upon terms,	37
Number of original informations,	7

Appealed cases and their disposition by verdict:

Number by verdict,	not given.
Number of pleas of guilty,	not given.
Number of <i>nolles</i> absolute,	not given.
Number disposed of upon payment or part payment of fine below and cost,	none.

Whole number of prosecutions for different crimes,	48
Number of second convictions for the same crime,	none.
Number of third convictions for the same crime,	none.

SOLOMON LUCAS,

State's Attorney for New London County.

* All cases in this court comes to it by appeal. Of the 86 cases above mentioned 4 were settled in courts below, and 6 cases were continued.

FAIRFIELD COUNTY.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year, 205
 Number of terms they were in court:—157 for 1 term; 21 for 2 terms; 8 for 3 terms; 8 for 4 terms; 5 for 5 terms; 2 for 6 terms; 2 for 7 terms; 2 for 8 terms.

Total number of trials and their results:

Number of convictions, 11
 Number of acquittals, 7
 Number of cases in which there was disagreement of jury, 3
 Number of pleas of guilty, 82

Bonds forfeited :

Number, 12
 Amount, \$1,650
 Number of *nolles* absolute, 79
 Number of *nolles* upon terms, 11
 Number of original informations, 19

*Appealed cases and their disposition by verdict:

Number by verdict, not given.
 Number of pleas of guilty, not given.
 Number of *nolles* absolute, not given.
 Number disposed of upon payment or part payment of fine
 below and cost, not given.
 Whole number of prosecutions for different crimes, not given.
 Number of second convictions for the same crime, not given.
 Number of third convictions for the same crime, not given.

SAMUEL FESSENDEN,

State's Attorney for Fairfield County.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year, 186

* No appealed cases in this court.

Number of terms they were in court:—91 for 1 term; 37 for 2 terms; 12 for 3 terms; 11 for 4 terms; 11 for 5 terms; 3 for 6 terms; 1 for 7 terms; 2 for 8 terms; 2 for 9 terms; 2 for 10 terms; 3 for 12 terms; 11 for 13 terms.

Total number of trials and their results:

Number of convictions,	17
Number of acquittals,	9
Number of cases in which there was disagreement of jury,	7

Number of pleas of guilty, 38

Bonds forfeited:

Number,	20
Amount,	\$3,250

Number of *nolles* absolute, 51

Number of *nolles* upon terms, 51

Number of original informations, none.

*Appealed cases and their disposition by verdict:

Number by verdict,	not given.
Number of pleas of guilty,	not given.
Number of <i>nolles</i> absolute,	not given.
Number disposed of upon payment or part payment of fine below and cost,	not given.

Whole number of prosecutions for different crimes, not given.

Number of second convictions for the same crime, not given.

Number of third convictions for the same crime, not given.

WM. B. GLOVER,

Pros. Atty. Crim. Court of Common Pleas for Fairfield County.

WINDHAM COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year, 65

Number of terms they were in court:—20 for 1 term; 12 for 2 terms; 33 for 3 terms.

Total number of trials and their results:

Number of convictions,	3
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* All cases in this court are appealed cases.

Number of acquittals,	3
Number of cases in which there was disagreement of jury,	3
Number of pleas of guilty,	28
Bonds forfeited:	
Number,	4
Amount,	\$200
Number of <i>nolles</i> absolute,	21
Number of <i>nolles</i> upon terms,	none.
Number of original informations,	21
Appealed cases and their disposition by verdict:	
Number by verdict,	not given.
Number of pleas of guilty,	not given.
Number of <i>nolles</i> absolute,	not given.
Number disposed of upon payment or part payment of fine below and cost,	not given.
Whole number of prosecutions for different crimes,	64
Number of second convictions for the same crime,	none.
Number of third convictions for the same crime,	none.

JOHN J. PENROSE,

State's Attorney for Windham County.

LITCHFIELD COUNTY.

To the Comptroller :

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year,	98
Number of terms they were in court:—78 for 1 term; 9 for 2 terms; 7 for 3 terms; 1 for 6 terms; 1 for 9 terms; 1 for 17 terms; 1 for 19 terms.	
Total number of trials and their results:	
Number of convictions,	6
Number of acquittals,	none.
Number of cases in which there was disagreement of jury,	none.
Number of pleas of guilty,	14
Bonds forfeited:	
Number,	2
Amount,	\$600

Number of <i>nolles</i> absolute,	69
Number of <i>nolles</i> upon terms,	7
Number of original informations,	27

Appealed cases and their disposition by verdict:

Number by verdict,	not given.
Number of pleas of guilty,	2
Number of <i>nolles</i> absolute,	10
Number disposed of upon payment or part payment of fine below and cost,	2
Whole number of prosecutions for different crimes,	94
Number of second convictions for the same crime,	none.
Number of third convictions for the same crime,	none.

JAMES HUNTINGTON,

State's Attorney for Litchfield County.

MIDDLESEX COUNTY.

To the Comptroller :

SIR :—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year,	50
Number of terms they were in court:—31 for 1 term; 5 for 2 terms; 8 for 3 terms; 6 for 4 terms.	

Total number of trials and their results:

Number of convictions,	6
Number of acquittals,	none.
Number of cases in which there was disagreement of jury,	none.
Number of pleas of guilty,	16

Bonds forfeited :

Number,	not given.
Amount,	not given.

(State vs. George Goodale and State vs. Henry Faircloth afterwards restored to docket by order of court.)

Number of <i>nolles</i> absolute,	15
Number of <i>nolles</i> upon terms,	15
Number of original informations,	33

Appealed cases and their disposition by verdict:

Number by verdict,	2
Number of pleas of guilty,	1

Number of <i>nolles</i> absolute,	5
Number disposed of upon payment or part payment of fine below and cost,	12
Whole number of prosecutions for different crimes,	50
Number of second convictions for the same crime,	none.
Number of third convictions for the same crime,	none.

WM. T. ELMER,

State's Attorney for Middlesex County.

TOLLAND COUNTY.

To the Comptroller:

SIR:—Herewith I send you a statement of the business of this office for the year ending July 1st, 1893:

Total number of cases disposed of during the year,	26
Number of terms they were in court:—21 for 1 term; 2 for 2 terms; 2 for 3 terms; 1 for 4 terms.	

Total number of trials and their results:

Number of convictions,	4
Number of acquittals,	1
Number of cases in which there was disagreement of jury,	none.

Number of pleas of guilty,	9
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Bonds forfeited:

Number,	1
Amount,	\$200

Number of <i>nolles</i> absolute,	9
Number of <i>nolles</i> upon terms,	2
Number of original informations,	6

Appealed cases and their disposition by verdict:

Number by verdict,	none.
Number of pleas of guilty,	none.
Number of <i>nolles</i> absolute,	none.
Number disposed of upon payment or part payment of fine below and cost,	1

Whole number of prosecutions for different crimes:

- 3 damage to public building.
- 8 assault and battery.
- 3 larceny.
- 1 abuse of horse.

- 1 manslaughter.
- 3 tramping.
- 3 resistance to officer.
- 2 burglary.
- 2 breach of game laws.

—
26

Number of second convictions for the same crime, . . . not given.
 Number of third convictions for the same crime, . . . not given.

BENEZET R. BILL,

State's Attorney for Tolland County.

SUMMARY.

The following is a summary of the statements of the attorneys for the several counties of the State, as shown by the foregoing returns:

Total number of cases disposed of during the year, . . . 1,690

Number of terms they were in court:—1,087 for 1 term; 236 for 2 terms; 135 for 3 terms; 49 for 4 terms; 32 for 5 terms; 15 for 6 terms; 11 for 7 terms; 13 for 8 terms; 22 for 9 terms; 11 for 10 terms; 9 for 11 terms; 13 for 12 terms; 37 for 13 terms; 5 for 15 terms; 3 for 16 terms; 5 for 17 terms; 4 for 18 terms; 3 for 19 terms; 1 since 1871.

Total number of trials and their results:

Number of convictions, 104

Number of acquittals, 48

Number of cases in which there was disagreement of jury, . . . 24

Number of pleas of guilty, 490

Bonds forfeited:

Number, 80

Amount, \$10,060

Number of *nolles* absolute, 618

Number of *nolles* upon terms, 263

Number of original informations, 420

Appealed cases and their disposition by verdict:

Number by verdict, 30

Number of pleas of guilty, 111

Number of *nolles* absolute, 252

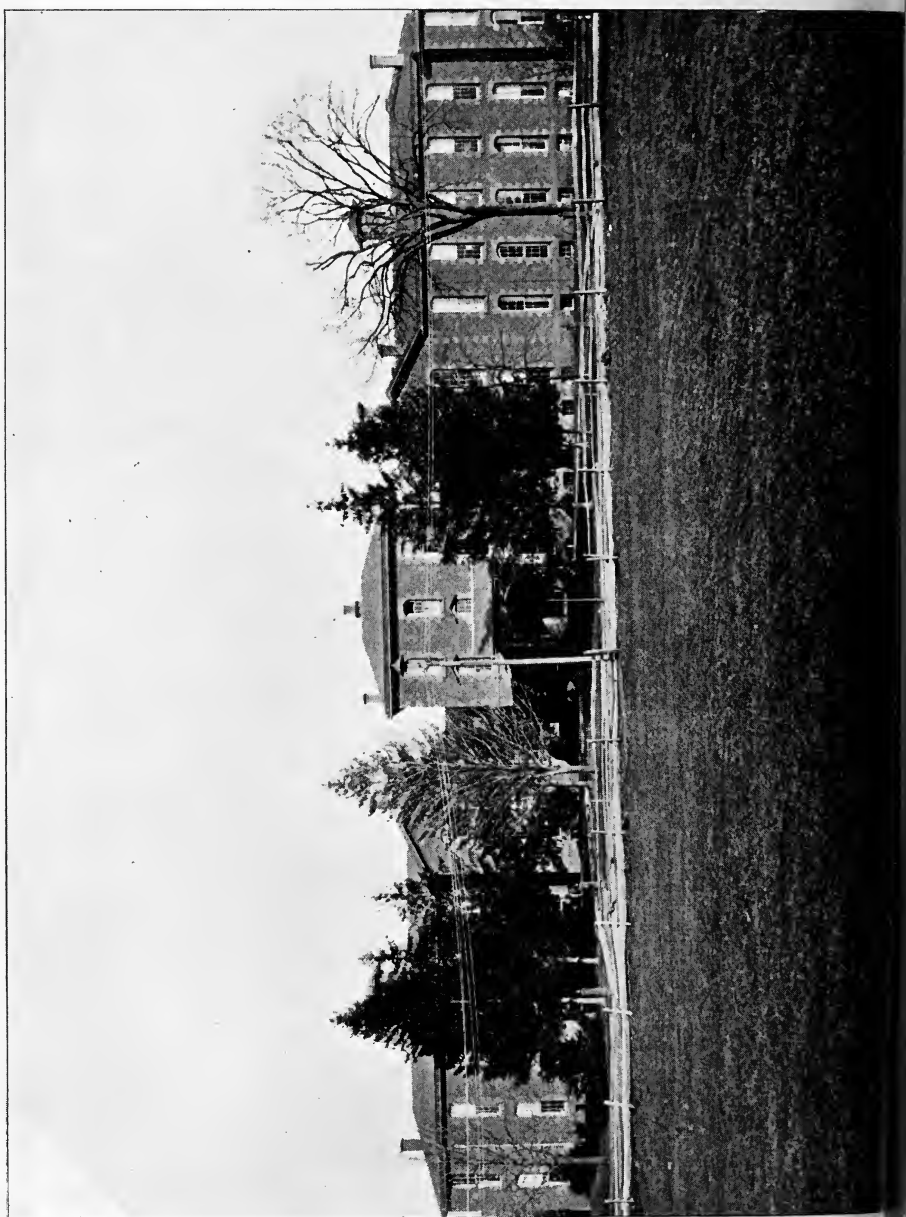
Number disposed of upon payment or part payment of fine
below and cost, 126

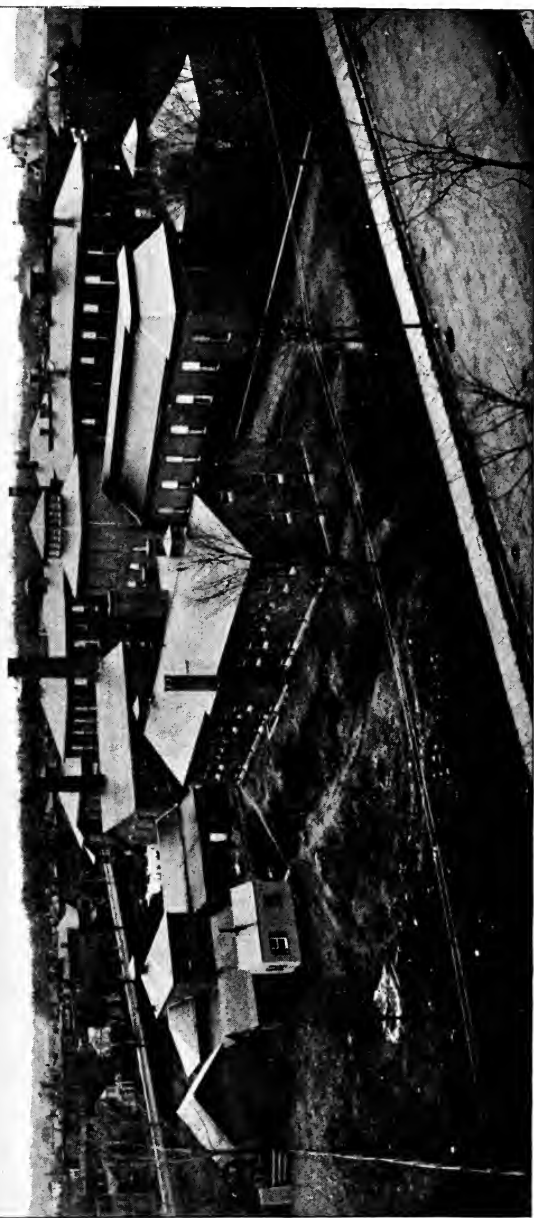
Whole number of prosecutions for different crimes, . . . 1,031

Number of second convictions for the same crime, . . . 2

Number of third convictions for the same crime, . . . 2







HARTFORD HOSPITAL—Bird's-eye view from Jefferson street



38TH ANNUAL REPORT

OF THE

Executive Committee

OF THE

HARTFORD HOSPITAL

INCLUDING THE

NINTH ANNUAL REPORT

OF

OLD PEOPLE'S HOME

SIXTEENTH ANNUAL REPORT

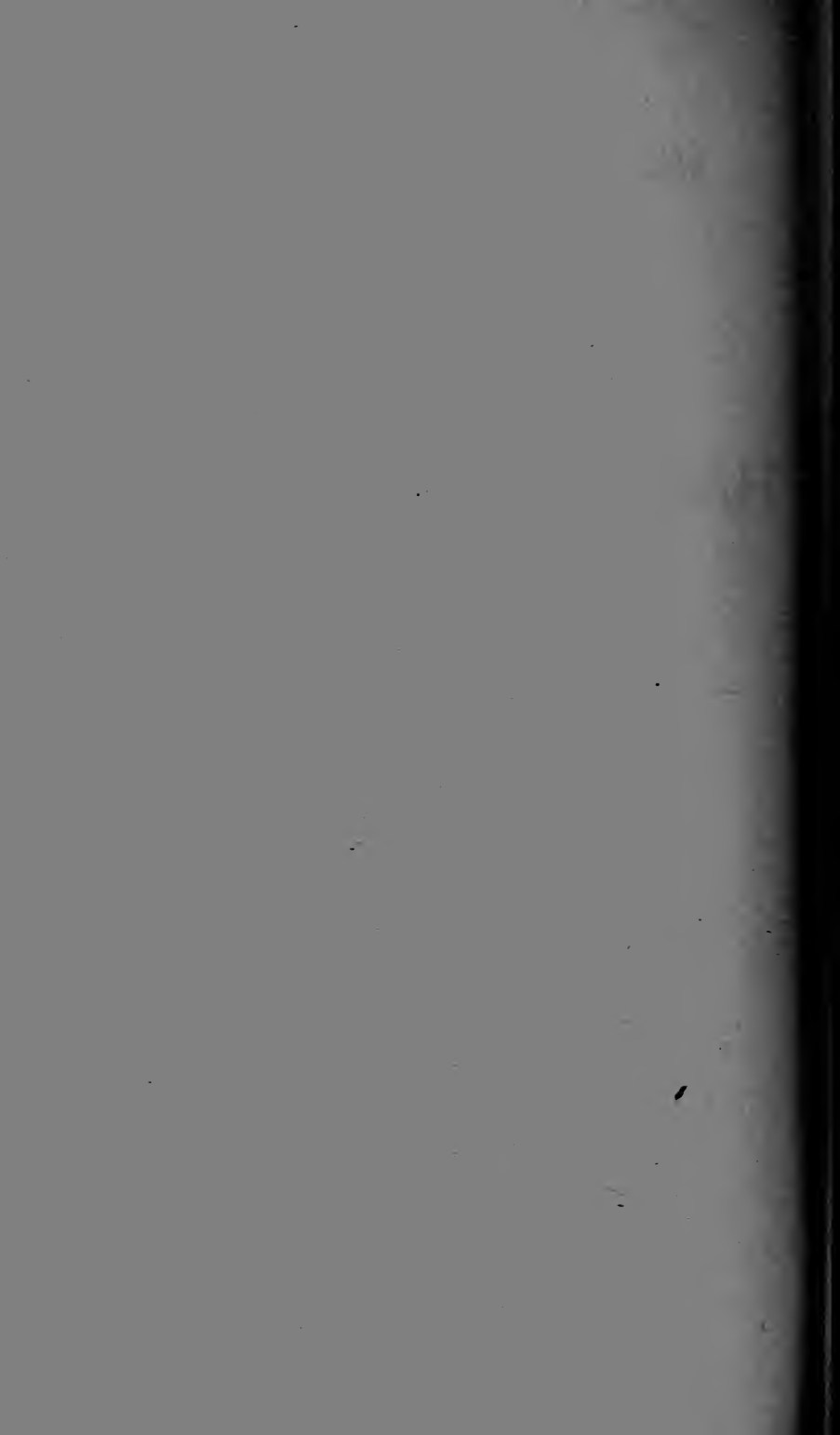
OF THE

TRAINING SCHOOL FOR NURSES

HARTFORD, CONN.

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY

1893



HARTFORD HOSPITAL

AND

TRAINING SCHOOL FOR NURSES



OFFICERS OF THE HARTFORD HOSPITAL.

Elected at the Annual Meeting, December 14 and 15, 1892.

GURDON W. RUSSELL, M.D., *President.*
JONATHAN B. BUNCE, *Vice-President.*
WARD W. JACOBS, *Secretary and Treasurer.*

Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.
HARMON G. HOWE, M.D., 51 Church St.
THOMAS SISSON, 259 Main St.

Committee on Finance.

JONATHAN B. BUNCE,
THOMAS O. ENDERS,
HENRY A. REDFIELD.

Auditors.

JONATHAN B. BUNCE,
THOMAS O. ENDERS.

Librarian.

WILLIAM W. KNIGHT, M.D.

Directors.

GURDON W. RUSSELL, M.D.,
ROLAND MATHER,
JONATHAN B. BUNCE,
HENRY C. ROBINSON,
HENRY K. MORGAN,
THOMAS O. ENDERS,
THOMAS SISSON,
HARMON G. HOWE, M.D.,
HENRY A. REDFIELD,
MELANCTHON STORRS, M.D.,
HENRY C. DWIGHT,
W. A. M. WAINWRIGHT, M.D.,
WM. WALDO HYDE, Mayor, *ex officio.*

Medical and Surgical Staff.

GURDON W. RUSSELL, M.D., *Chairman.*
P. H. INGALLS, M.D., *Secretary.*

Consulting Physicians and Surgeons.

GURDON W. RUSSELL, M.D.,
ASHBEL W. BARROWS, M.D.

Visiting Surgeons.

GEORGE C. JARVIS, M.D.,
W. A. M. WAINWRIGHT, M.D.,
HARMON G. HOWE, M.D.,
G. PIERREPONT DAVIS, M.D.,
MELANCTHON STORRS, M.D.

Visiting Physicians.

HORACE S. FULLER, M.D.,
WILLIAM W. KNIGHT, M.D.,
JAMES CAMPBELL, M.D.,
EDWARD K. ROOT, M.D.

Ophthalmic and Aural Surgeon.

WILLIAM T. BACON, M.D.

Gynecologist.

P. H. INGALLS, M.D.

Pathologist.

CHARLES C. BEACH, M.D.

Orthopedic Surgeon.

ANSEL G. COOK, M.D.

Vice-Presidents and Directors for Life. — \$500.

BARTHOLOMEW, GEORGE M.
 BEACH, GEORGE
 CHENEY BROTHERS,
 COLT, SAMUEL C.
 COLT, MRS. SAMUEL
 COOLEY, FRANCIS B.
 DAVIS, DR. AND MRS. G. PIERREPONT
 DAY, THOMAS M.
 ELY, RICHARD S.
 FERGUSON, REV. HENRY
 FOSTER & CO.
 FRANKLIN, MRS. ANNA L.
 GOODMAN, AARON C.
 GOODWIN, REV. FRANCIS
 GOODWIN, JAMES J.
 HUNT, HOLBROOK & BARBER,
 JARVIS, RICHARD W. H.
 KENEY, H. & W.
 MATHER, ROLAND
 MORGAN, HENRY K.
 PECK, CORNELIA C.
 PHILLIPS, DANIEL
 POND, CHARLES M.
 POPE, ALBERT A.
 ROBINSON, HENRY C.
 RUSSELL, GURDON W., M.D.
 TUTTLE, SAMUEL I.
 TUTTLE, WILLIAM F.
 WOODRUFF & BEACH.

Directors for Life. — \$200.

BARNEY, MRS. LAURA DUNHAM
 BATTERSON, JAMES G.
 BISSELL, HIRAM
 BROWN, MRS. FLAVIUS A.
 BUNCE, JONATHAN B.
 CAMP, MRS. SUSIE H.
 CLARK, MRS. GEORGE H.
 DAY, CAROLINE E.
 DAY, JOHN C.
 DUNHAM, AUSTIN C.
 HILLYER, APPLETON R.
 HILLYER, CLARA E.
 HOLLISTER, NELSON

HOWARD, JAMES L.
 HUGHES, REV. JAMES
 KELLOGG, EBENEZER N.
 LINCOLN & CO., GEORGE S.
 MERRIMAN, J. & M.
 MUNSILL, MARY J.
 PORTER, JOSEPHINE E. S.
 REDFIELD, MRS. HENRY A.
 SHIPMAN, NATHANIEL
 SISSON, THOMAS
 WELLES, MRS. JOHN S.

Members for Life.—\$50.

ALLEN, JEREMIAH M.	FISCHER, HUBERT
BACON, MRS. LEONARD H.	FITCH, PATTEN
BACON, DR. WILLIAM T.	FORREST, CHARLES R.
BARNARD, HENRY	FRANCIS, WILLIAM
BARROWS, ASHBEL W., M.D.	FRENCH, HENRY
BATTERSON, MRS. JAMES G	FRISBIE, CHARLES G.
BEACH, CHARLES M.	FRISBIE, LEMUEL T.
BIDWELL, PITKIN & Co.	GEER, ELIHU'S SONS
BLANCHARD, HOMER	GILLETT, RALPH
BOARDMAN, WILLIAM F. J.	GLAZIER, A. JUDSON
BOLLES, GEORGE A.	GLEASON & WILLARD,
BRABAZON & MCGOWEN,	GOODWIN, MRS. LESTER H.
BRINLEY, EDWARD H.	GREEN, WILLIAM H.
BRAINARD, LEVERETT	GREENE, JACOB L.
BUCK, REV. GEORGE	GRIFFING, ROBERT A.
BUDDE, AUGUSTUS W.	GROSS, CHARLES E.
BURR, ALFRED E.	GOLDSCHMIDT, HERMAN
BUTLER, JOHN A.	HALL, JAMES P.
CAMPBELL, JAMES, M.D.	HAMILTON, MRS. SAMUEL
CARPENTER & BARTLETT,	HARBISON, HUGH
CLARK, FRANKLIN	HASTINGS, HARRIET DAY
COIT, SAMUEL	HEUBLEIN, G. F. & BRO.
COLLINS, ATWOOD	HILLIARD, ELISHA C.
COOK, HAPGOOD & Co.	HILLS, GEORGE F.
CORNING, JOHN B.	HOLLANDER, ABRAHAM
CRARY, DAVID, M.D.	HOOKER, EDWARD B., M.D.
DAVIS, GUSTAVUS F.	HOPKINS, WILLIAM R.
DAVISON, MRS. SUVIA T.	HOWARD, MRS. CHARLES F.
DAY, GEORGE H.	HOWE, MRS. DANIEL R.
DENNIS, RODNEY	HOWE, HARMON G., M.D.
DIMOCK, IRA	HUBBARD, CHARLOTTE H.
DUNHAM, EDWARD	HUNN, GEORGE A.
DUNHAM, MARY	HYDE, WILLIAM WALDO

INGALLS, PHINEAS H., M.D.
 JACOBS, WARD W.
 JEWELL, CHARLES A.
 JEWELL, P., & SONS
 JOHNSON, HORACE
 JUDD, EDWIN D.
 LANGDON, JOSEPH
 LEE & DEANE,
 MANDLEBAUM, JACOB
 MAYER, DAVID
 McNARY, JAMES M. B.
 MORRIS, JONATHAN F.
 MUNSILL, GAIL B.
 NICHOLS, JAMES
 NORTHAM, CHARLES H.
 PATTERSON, CALDWELL
 PERKINS, MRS. EDWARD H.
 POWELL, JAMES B.
 PULSIFER, NATHAN T.
 ROBERTS, EBENEZER
 ROBERTS, MRS. GEORGE, SR.
 ROBERTS, MRS. HENRY

ROCKWELL, FRED. C.
 ROGERS, WILLIAM, MANUF'G CO.
 ROOD, DAVID A.
 RUSSELL, MRS. GURDON W.
 SMITH, CHARLES B.
 SMITH, CHAUNCEY G.
 SMITH, REV. EDWARD A.
 SMITH, JAMES A.
 SMITH, THOMAS M.
 STEBBINS, LUCIUS
 SUGDEN, WILLIAM E.
 TAINTOR, ALICE
 TALCOTT, CALEB M.
 TAYLOR, SAMUEL
 TERRY, MRS. STEPHEN
 THOMSON, JAMES M.
 WELLS, EDWARD W.
 WELLES, JAMES G.
 WHITE, WILLIAM S.
 WHITING, CHARLES B.
 WOOLLEY, G. W. & W. P.

Members for Five Years.—\$25.

AMES, CHARLES L.
 BEACH, MRS. J. WATSON
 BRACE, EMILY M.
 BRAINARD, LUCY A.
 BULKLEY, MRS. GEORGE L.
 CADY, ERNEST
 CLARK, MARTHA P.
 COLLINS, MRS. ATWOOD
 DAY, MRS. KATHARINE B.
 FRANKLIN, WILLIAM B.
 HAAS, LOUIS B.
 HIRTH, JOSEPH
 INGALLS, MRS. MARY H.

JARVIS, MRS. GEORGE C.
 LAWRENCE, CHARLES H.
 MOORE, MRS. GEORGE W.
 NILES, FRANCES Z.
 OLMSTED, MRS. HANNAH L.
 RICH, EDNA E.
 ROOT, MRS. MATILDA C.
 RUSSELL, WILLIAM C.
 RYAN, PATRICK J.
 SHEPHERD, MRS. GEORGE R.
 WAINWRIGHT, W. A. M., M.D.
 WHITE, J. HURLBUT

Members for One Year.—\$10.

DAVENPORT, REV. JOHN S.
 DAVIS, FREDERICK W.
 DENNIS, BERTHA P.
 GEMMILL, BURNHAM & CO.
 HAWLEY, JOSEPH R.
 HULL, AARÓN E.

LOESER, PETER
 LOESER, FRED. C.
 RABITSCH, NICHOLAS
 SMITH, MRS. OLIVER C.
 SMITH, MAJ. THOMAS M.

Elected Members.

ENDERS, THOMAS O.	BURR, FRANKLIN L.
HASTINGS, PANET M., M.D. —	ROOT, JOHN G.
SWIFT, ROWLAND	DAY, ROBERT E.
MATSON, WILLIAM L.	DWIGHT, HENRY C.
REDFIELD, HENRY A.	CLARK, CHARLES HOPKINS
PARSONS, JOHN C.	SKINNER, WILLIAM C.
ELMORE, SAMUEL E.	WOODWARD, P: HENRY
CLARK, WILLIAM B.	BULKELEY, MORGAN G.
STORRS, MELANCTHON, M.D.	BUNCE, EDWARD M.
CLEMENS, SAMUEL L.	WARNER, CHARLES DUDLEY

Subscriptions to the Pavilion for Contagious Diseases, Hartford Hospital,
to December 16, 1892.

Allen, J. M.	\$100.00	Hills, George F.	\$100.00
Asylum Ave. Churches	32.61	Howe, H. G., M.D.	100.00
Barney, Laura Dunham	200 00	Hilliard, E. C.	100.00
Boardman, W. F. J.	50.00	Hyde, Mayor W. W.	100.00
Brainard, Leverett	100.00	Hanna, Mrs. E. A.	5.00
Burns, Mrs. D. W.	2.00	Hawley, Gen'l Joseph R.	10.00
"B. R."	10.00	Hoadly, Charles J.,	100.00
Camp, Mrs. Susie H.	200.00	Howard, Mrs. Charles F.	50.00
Campbell, James, Jr., M.D.	100.00	Howe, Mrs. D. R.	100.00
Carpenter & Bartlett	100.00	Hillyer, Clara E.	200 00
Cheney Brothers	1,000.00	Hillyer, A. R.	200.00
Clark, Mrs. G. H.	300.00	Judd, E. D.	100.00
C. T. W.	5.00	Jewell, Charles A.	100.00
Dennis, Miss Bertha P.	10.00	Keney, H. & W.	1,000.00
Dimock, Ira	50.00	Loeser, F. C.	10.00
Day, John C.	250.00	Mather, Roland	1,000.00
Day, Caroline E.	250.00	Munsill, Mary J.	200.00
Davenport, Rev. John S.	15.00	Munsill, Gail B.	50.00
Davis, Dr. & Mrs. G. P.	500.00	Moore, Mrs. George W.	25.00
Dennis, Rodney	100.00	Northam, Charles H.	100.00
Frisbie, L. T.	100.00	Olmsted, Mrs. H. L.	25.00
Ferguson, Rev. Henry	500.00	Perkins, Mrs. H. A.	100.00
Goodman, Aaron C.	1,000.00	Pardee, Judge D. W.	500.00
Gemmill, Burnham & Co.	10.00	Peck, Cornelia C.	500.00
Greene, Jacob L.	50.00	Quiggle, Mrs. M. B.	100.00
Goodwin, James J.	1,000.00	Russell, W. C.	25.00
Goodwin, Rev. Francis	1,000.00	Russell, G. W., M.D.	500.00
Graham, W. A.	5.00	Russell, Mrs. Dr. G. W.	50.00
Glazier, A. J.	25.00	Smith, Mrs. Dr. O. C.	10.00
Hull, A. E.	20.00	Seymour, Rev. S. O.	5.00
Hall, James P.	100.00	Smith, Thomas M.	100.00

Shepherd, Mrs. Dr. G. R.	\$30.00	Wainwright, W. A. M., M.D.	\$25.00
Smith, James A.	100.00	Welles, Mrs. John S.	200.00
Smith, Major T. M.	10.00	"W."	25.00
Smith, Charles B.	100.00	"E. C."	10.00
Thomson, J. M.	100.00	"A Friend"	50.00
Welch, A. A.	5.00	One who has had diphtheria	15.00
White, J. Hurlbut	25.00	Interest	43.48
Whiting, Charles B.	100.00		<u>\$13,588.09</u>

Subscriptions to the Pavilion for Contagious Diseases, Hartford Hospital,
since December 16, 1892.

Previously reported,	\$13,588.09	Goodwin, Mrs. Lester H.	\$50.00
Ames, Charles L.	25.00	Griffing, Robert A.	50.00
Asylum Hill Cong'l Church	100.00	Gross, Charles E.	100.00
Bacon, Mrs. Leonard H.	50.00	Haas, Louis B.	25.00
Bacon, Dr. William T.	50.00	Hamilton, Mrs. Samuel	50.00
Batterson, Mrs. James G.	100.00	Hawley, Mrs. George B.	100.00
Beach, Mrs. J. Watson	25.00	Heublein, G. F. & Bro.	100.00
Brace, Miss Emily M.	25.00	Hirth, Joseph	25.00
Brainard, Miss Lucy A.	25.00	Hooker, Edward B., M.D.	100.00
Brown, Mrs. Flavius A.	200.00	Howard, Hon. James L.	200.00
Budde, Augustus W.	50.00	Hubbard, Charlotte H.	50.00
Bunce, Jonathan B.	200.00	Ingalls, Mrs. Mary H.	25.00
Bulkley, Mrs. George L.	25.00	Ingalls, Phineas H., M.D.	50.00
Cady, Hon. Ernest	25.00	Jarvis, Mrs. George C.	25.00
Clark, Franklin	100.00	Knight, James H.	50.00
Clark, Mrs. George H.	100.00	Lawrence, Charles H.	25.00
Clark, Miss Martha P.	25.00	Loeser, Peter	10.00
Collins, Atwood	59.00	Morgan, Henry K.	500.00
Collins, Mrs. Atwood	25.00	Nichols, Hon. James	50.00
Cooley, Hon. Francis B.	300.00	Niles, Frances Z.	40.00
Davis, Frederick W.	10.00	Perkins, Mrs. Edward H.	100.00
Davison, Mrs. Suvia T.	50.00	Pope, Albert A.	500.00
Day, George H.	50.00	Porter, Mrs. Josephine E. S.	250.00
Day, Mrs. Katharine B.	25.00	Pulsifer, Nathan T.	100.00
Dunham, Austin C.	300.00	Redfield, Mrs. Henry A.	200.00
Dunham, Edward	100.00	Redfield, Mrs. H. A. for	
Dunham, Miss Mary	100.00	Henry S. Redfield	200.00
Fischer, Hubert	50.00	Rich, Edna E.	25.00
Flower, Mrs. Spencer L.	6.00	Roberts, Mrs. George, Sr.	100.00
Forrest, Charles R.	100.00	Roberts, Mrs. Henry	50.00
Franklin, Gen. William B.	25.00	Robinson, Hon. Henry C.	250.00
Frisbie, Charles G.	50.00	Rockwell, Fred. C.	95.00
Geer, Elihu's Sons	100.00	Rogers, Wm. Man'f'g Co.	100.00
Goodwin, Rev. Francis	1,500.00	Root, Mrs. Matilda C.	25.00
Goodwin, James J.	1,500.00	Russell, Gurdon W., M.D.	500.00

Ryan, Patrick J.	\$25.00	Mother and daughter	\$25.00
Shipman, Hon. Nathaniel	200.00	Two Little Sisters	2.00
Smith, Rev. Edward A.	50.00	Little Dan	1.00
Sugden, William E.	25.00	Mary, Elsie, and Lucy	5.00
Taintor, Miss Alice	100.00	Bessie, Sara, and Mabel	3.00
Wells, Edward W.,	100.00	Four Little A's . . . . .	.91
Woodward, P. Henry	25.00	An Easter Offering	24.00
A. F.	50.00	" Measles "	200.00
B.	10.00	A Graduate Hospital Nurse	1.00
D.	100.00	A Friend	500.00
D.	25.00	A Friend	100.00
F.	5.00	A Friend	25.00
G.	5.00	A Friend	5.00
G. A. B.	50.00	A Friend	5.00
J. B.	5.00	An Old Friend	25.00
J. B. C.	10.00	A Stranger	5.00
J. F. T.	10.00	Cash	5.00
L. S.	10.00	Cash	5.00
M. M. H.	5.00		
S. M. D.	50.00		\$25,000.00
In memory of J. W. B.	20.00		

Subscribers to the Veranda for the Children's Ward.

Mrs. John Allen	Mrs. James J. Goodwin
Mrs. Joshua W. Allen	Mrs. John P. Harbison
Mrs. Lucius A. Barbour	Mrs. Charles W. Havemeyer
Mrs. James G. Batterson	Mrs. Dr. E. K. Hunt
Mrs. George Beach	Mrs. Charles A. Jewell
Mrs. George Watson Beach	Mrs. George Keller
Miss Emily M. Brace	Mrs. John Olmsted
Mrs. George L. Bulkley	Mrs. Henry C. Robinson
Mrs. Jona. B. Bunce	Mrs. William A. Sanborn
Mrs. Samuel Colt	Mrs. Nathaniel Shipman
Mrs. James B. Cone	Mrs. Thomas Sisson
Mrs. Francis B. Cooley	Mrs. Rev. G. Williamson Smith
Mrs. George H. Day	Mrs. Dr. H. P. Stearns
Mrs. William E. Dodge	Mrs. Maria E. C. Strong
Mrs. Rev. Henry Ferguson	Miss Alice Taintor
Miss Bessie Ferguson	Mrs. Stephen Terry
Mrs. Charles R. Forrest	Mrs. Maria D. Thompson
Mrs. William B. Franklin	Mrs. Charles Dudley Warner
Mrs. Casper F. Goodrich	Mrs. Franklin G. Whitmore
Mrs. Charles C. Goodrich	Mrs. George G. Williams

EXECUTIVE OFFICERS OF THE HARTFORD HOSPITAL

At the beginning of the fiscal year, October 1, 1893.

Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.
HARMON G. HOWE, M.D., 51 Church St.
THOMAS SISSON, 259 Main St.

Superintendent.

LEANDER HALL.

Resident Physician.

GEORGE N. BELL, M.D.

Resident Surgeon.

H. T. PARTREE, M.D.

Assistant Surgeon.

JOSEPH B. HALL, M.D.

Matron and Lady Superintendent of Training School.

Miss PERSIS M. PLUMER.

Assistant Matron.

Miss EMMA B. RICHARDS.

Night Matron.

Miss GERTRUDE PRICE.

Apothecary.

HENRY W. FULLER.

Teacher of Cooking School.

Mrs. ELIZABETH SLUYTER AYRES.

Housekeeper.

Mrs. M. E. EGGLESTON.







THE THIRTY-EIGHTH ANNUAL REPORT
OF THE
Executive Committee of the Hartford Hospital.

To the Directors of the Hartford Hospital:

The Executive Committee have the honor to present you the following as the thirty-eighth annual report of the Hartford Hospital and Training School for nurses for the year ending September 30, 1893, including the reports of the Treasurer of the Corporation, the Superintendent of the Hospital, and the various tables accompanying them.

The past year has been one of credit to this noble charity. Its increased usefulness is marked by an increase of the number of admissions over last year from 1,074 to 1,169; the aggregate number of patients under treatment increasing from 1,176 to 1,266; the average residence of patients decreasing from five and two-sevenths weeks to five weeks, showing a more rapid movement of population.

The cost per week per patient has increased from \$7.82 to \$8.02. Two years ago the cost per patient per week was \$8.04, being a trifle more per patient than during the last fiscal year. It must be borne in mind that the cost is rated upon the total expense, including repairs upon the buildings and grounds, which have been quite large for the past three years. Yet the main reasons for the larger cost per patient per week are the more rapid change in population and the increased care and attention which it has been our aim to provide for the inmates. The per-

centage of recoveries and improvements is about the same, namely: for last year, 72 per cent., and for this year, 71 per cent. The death rate is the same as last year, 12 per cent. The Superintendent gives as a cause of death in twenty-eight cases, consumption; in twenty-four cases, severe accident, living but a few hours; and forty more were hopeless on admission and lived but a few days, making 92 deaths as unavoidable, or seven per cent. of the total, or an increase of two per cent. over last year of the total under treatment as hopeless upon admission. Excluding this class of admissions, we have for the past year 1,174 under treatment, as showing some prospect of benefit from treatment, and a death rate of only five per cent. For the year before, 1,112 under treatment and a death rate of nearly eight per cent. This is the only accurate method of testing the benefits of Hospital treatment. For further information of admissions and discharges we refer you to the Superintendent's report herewith appended.

There are now over 200 beds for the accommodation of patients in the Hospital.

MEDICAL AND SURGICAL STAFF AND SERVICE.

No changes have been made in the Staff of Visiting Physicians and Surgeons. Their duties have been performed promptly and well. Five hundred and eighty-two Medical cases were admitted. Seventy-four cases of Typhoid Fever have been under treatment, with eight deaths, counting all cases. A few of them were past hope when admitted. Four hundred and fifty-three Surgical cases were under treatment during the year, and 320 operations were performed, including 11 Laparotomies for various purposes (one of which was a Hysterectomy) with no death due to the operation. There were 45 amputations performed and one Neurectomy of the Infra-orbital

nerve; 38 cases were treated in the eye and ear, and 28 in the Ortheopedic Department, both of which have also an outdoor department with a good service. In the Ortheopedic Department nearly all instruments are made in the Hospital, a room having been fitted up for that purpose during the year, with a regular attendant at certain hours in the week. Many of this class of cases require some mechanical contrivance, and their treatment, therefore, is expensive. There should be additions to the instrument fund already established, which is now \$56.90, so that the Surgeon need not be curtailed in the requirements of the service. There have been under treatment 66 children under 12 years of age occupying the Children's Ward during the year, an increase of 22 on last year. The veranda at the south end of this ward is greatly appreciated by the little ones.

HOUSE STAFF.

Dr. R. M. Clark having finished his term of one and one-half years' service in December, Dr. G. A. Partree was appointed in his place, and is now House Surgeon.

Dr. G. A. Peck resigned from the staff in March, and Dr. Joseph B. Hall was appointed as a substitute to fill out his time of service, which expired in July, at the end of which Dr. Hall was appointed upon the staff for a full term of eighteen months' service. Dr. George Bell, who was appointed on the staff in July, 1892, and whose time of service expires in December, is now serving as House Physician.

THE EXECUTIVE DEPARTMENT.

The Superintendent, Leander Hall, continues to fill his position with satisfaction to your Committee, they believing the Hospital to be managed in a prudent and economical manner. Mr. Hall completed his twentieth

year of continual service on the twentieth of September last.

Miss Persis M. Plumer entered upon her duties as Matron at the opening of the fiscal year, October 1, 1892. After a year of service your Committee are pleased to commend her work.

Miss Emma B. Richards has ably assisted the Matron, especially in ward training of first-year nurses.

Miss Gertrude Price entered upon the duties of night Matron last June, your Committee believing that a responsible person should have immediate charge of the Hospital by night as well as day.

IMPROVEMENTS.

Ward Five, the North Ward, and Ward One have been thoroughly renovated, as have also several of the corridors and private rooms. We are pleased to state that the Hospital as a whole has never been in as good condition, and we think that it should be kept in perfect repair regardless of cost, for hygienic reasons alone if for no other. The roof and gutters of the whole Hospital have been looked over, and slate and tin repaired where necessary.

The Pavilion for Contagious Diseases is nearly completed; it will be built within the amount subscribed, namely, \$25,000. Work was begun about April 15th, just as soon as the working plans could be procured and the contracts let.

Your Committee do not think that the generous givers who have subscribed for this noble work will in any way be disappointed in its adaptability to its uses.

The building is 109 feet long by 48 feet wide, contains nineteen beds for patients in seven different rooms, beside provision for male and female nurses and doctors; a disinfecting boiler is placed in the basement of the building

large enough to receive a single bed. The heating and ventilating contract was given to B. F. Sturtevant & Co. of Boston, who guarantee its efficiency. The expense of furnishing the building is partially met through the generosity of the united Hebrew societies, who donated \$883.25 for this purpose. The subscriptions to the new ward as printed in the last report amounted to \$13,588.09. The present report contains a full list of the subscribers to the fund which raises it to \$25,000. We are happy to state that the Treasurer reports the whole amount as paid in.

Through the energy and generosity of Mrs. Professor Henry Ferguson and other ladies of Hartford (a list of whom is given in this report), there was erected at the south end of the Children's Ward a commodious and handsome veranda for the use of the children. The cost of this work was about \$1,100,—a valuable addition to this part of the Hospital and much appreciated by its occupants.

The following additions to the funds of the Hospital have been made during the past year:

Bequest of Leonard Daniels,	\$1,000.00
Bequest of Jonathan Goodwin,	2,500.00
Bequest of George D. Sargent,	40.00
Bequest of Susan R. Northam,	413.11
Total,	<u>\$3,953.11</u>
Bequest of Mary J. Keney (Trust Fund),	10,000.00
Bequest of Harriet N. Pond (Free Bed Fund),	<u>1,900.00</u>
Total for the year,	\$15,853.11

NEEDS.

First under this head we wish to call your attention to the urgent necessity of at once increasing the amount of the Permanent Fund of the Hospital. Our income from this source, including rents for the year past, was \$18,128.81,

while our total expenses were \$51,744.03. The receipts from state and town paying patients and nurses' services were \$29,833.71, leaving an actual loss of \$3,781.51 for the past year. The condition is one which will encroach upon the charity work very much unless we soon find relief by an increased income. We cannot raise the price of admissions either for the town patients or for those paying their way, without inflicting unnecessary hardship upon them and taking away the charitable purpose of the Hospital. The number desiring Hospital care is yearly increasing, being nearly a hundred more than last year, and more than have ever been cared for in any one year in the history of the Hospital. The cost of supplying a first-class hospital is also increasing. As our facilities for the care of patients increase, and become perfected, the expense of maintaining the various new wards add largely to the running expenses of the Hospital. We ask in all sincerity that you bring these conditions before your friends and that all friends of the Hospital will kindly study our needs and endeavor to so add to the fund that the income may be increased to \$25,000 at once. Unlike most other hospitals established upon a similar plan, we have not appealed to the public for aid in meeting the running expenses by popular annual subscriptions for many years; but have relied upon the silent lessons of the sick and poor within our doors to bring all needed aid from our friends.

Two additional improvements are desired. A separate building to accommodate the pupil nurses, and a new operating room with the necessary accident, recovery, and anesthetic rooms. Their need was mentioned in our last report and we have only to add that another year's experience justifies us in still calling your attention to their necessity.

THE TRAINING SCHOOL.

The school now enters upon its seventeenth year with favorable auspices. It now numbers 28 pupil nurses. There are employed five orderlies, one matron and two assistant matrons. These all of necessity require rooms for sleeping. They now encroach upon rooms needed for the housekeeper, seamstress, and domestics. No further accommodations can be arranged within the Hospital walls for them. A building must soon be erected on the Retreat Avenue side of the grounds east of the Children's Ward. Thirteen pupil nurses have graduated during the year; their names with the names of the present class, will be found in the Superintendent's report. Owing to increased work in the Hospital there have not been as many nurses sent outside for private nursing as usual. Those that were employed outside gave good satisfaction to their patrons. The graduates show superior training and are sought for from a distance as well as in this community.

Mrs. Elizabeth Sluyter Ayers continues to give instruction in diet cooking, a most essential need in the finishing of a nurse's instruction.

The lectures by the members of the visiting staff of physicians and surgeons have been instructive and invaluable to the pupil nurses. Dr. Downs of the Retreat for the Insane of this city, has given several lectures upon the care of the insane and nervous. A full list of the lectures given last year and those for the ensuing year is hereto appended.

DONATIONS.

A full list of the donations will be found appended to the Superintendent's report. The thanks of the Executive Committee are due to these kind friends of the Hospital, and also to the various people who have conducted religious services in the Hospital during the past year.

WILDWOOD FARM.

This beneficent remembrance from the late David Clark to the Hospital and Old People's Home continues to be useful to the institution. The milk supply is largely derived from here. No change in its management has been made during the last year.

Respectfully submitted,

HENRY K. MORGAN,	} <i>Executive Committee.</i>
HARMON G. HOWE, M.D.,	
THOMAS SISSON,	

HARTFORD, CONN., November 17, 1893.

TREASURER'S REPORT

TREASURER'S REPORT,

FISCAL YEAR, ENDING

RECEIPTS.

Balance cash from 1892 report,	\$10,361.37
Fund, Bequest of Leonard Daniels,	\$1,000.00
" " Jonathan Goodwin,	2,500.00
Gift of Nicholas Rabitsch,	10.00
Balance of residue from estate of George D. Sargeant,	40.00
Estate Susan R. Northam (W. Va. lands),	413.11 — 3,963.11
Bequest of Mary J. Keney for permanent fund,	10,000.00
" " Harriet N. Pond for free bed,	1,900.00
Donations for building infectious ward,	25,000.00
" " furnishing " " 	883.25
" to Orthopedic Fund,	56.90
" for veranda for children's ward,	1,100.00
Interest, net,	17,465.16
Rents, Wooster Street property, net,	\$221.47
Congress " " gross,	803.78 — 1,025.25
Bills receivable real, No. 1,	4,600.00
" " " No. 2,	850.00
" " " Watkinson Fund,	425.00
Old People's Home, loans paid,	2,300.00
L. Hall, Sup't., amounts received by him from Various towns in the State,	\$12,412.02
Paying patients,	10,722.81
State beneficiaries,	506.57
State appropriation,	5,000.00
Marine patients,	190.00
Services of nurses,	903.66
Sales,	51.15
Registrar of births and deaths,	47.50 — 29,833.71
Watkinson fund, net income,	166.83
Bonds, Long Dock Co., 7s, matured June 1, 1893,	5,000.00

\$114,930.58

HARTFORD HOSPITAL.

SEPTEMBER 30, 1893.

DISBURSEMENTS.

Paid executive committee's orders for			
General expenses at hospital,	.	.	\$50,854.72
Veranda for children's ward,	.	.	1,100.00
Infectious ward,	.	.	18,922.33
Portraits,	.	.	133.50
Tablet,	.	.	30.75
Memorial Window for Dr. Beresford, (bequest of Mrs. Beresford in 1892),	.	.	200.00
Bonds, subscription to Chicago, Burlington & Quincy, 7% consolidated bond scrip,	\$800.00		
Fifty per cent. subscription to \$1,500, N. Y., N. H. & H. R. R., 4% debentures,	750.00	—	1,550.00
Railroad stocks, subscription to 8 shares Chicago, Burlington & Quincy R. R.,	.	.	800.00
Bank stocks, bought 2 shares Hartford National Bank, at 160,	\$200.00		
bought 2 shares Phoenix National Bank, at 130,	200.00	—	400.00
Bonds, Mary J. Keney fund, bought 10,000 Chicago & Western Indiana R. R. 6s, due December 1, 1932, at 106,	.	.	10,000.00
Cheney Brothers fund, bought 4,000 Chicago & Western Indiana R. R. 6s, due December 1, 1932, at 106,	.	.	4,000.00
Premium paid on above,	\$840.00		
Less interest received (net),	66.50	—	773.50
Fund account, premiums on investments, viz.: on 2 shares Hartford National Bank,	\$120.00		
" " Phoenix " "	60.00		
Paid for rights of subscription to Chicago, Burlington & Quincy R. R. stock and bond,	2.40		
Paid for rights of subscription to N. Y., N. H. & H. R. R. debentures,	8.50	—	190.90
Loans to Old People's Home,	.	.	8,700.00
Bills receivable, real, No. 1,	.	.	500.00
" " " No. 2,	.	.	1,050.00
" " " Watkinson fund,	.	.	800.00
Wooster Street property, Tax, list 1892,	.	.	46.15
Congress " " " "	\$111.90		
Franklin Ave. sewer,	32.00		
Repairs, etc.,	171.55	—	315.45
Watkinson fund income, paid Miss C. M. Ely for Miss Buck,	425.00		
Expense, advertising annual meeting,	\$5.50		
Telephone for year,	31.24		
Note and letter-heads,	5.50		
Compromise on Franklin Ave. sewer liens,	68.00		
Salary of treasurer, 1 year to Sept. 30, 1893,	600.00		
Incidentals,	14.82	—	725.06
Balance cash on hand,	.	.	13,413.22
			\$114,930.58

TREASURER'S REPORT—CONTINUED.

CLOSE OF FISCAL YEAR, SEPTEMBER 30, 1893.

ASSETS.*Bank Stocks.*

Shares.		Book Value.	Market Value.
50	Ætna National, Hartford,	\$5,000.00	\$6,250.00
200	American " "	10,000.00	13,000.00
18	Charter Oak " "	1,800.00	1,800.00
24	Hartford " "	2,400.00	3,600.00
100	Mercantile " "	10,000.00	7,500.00
200	National Exchange, " "	10,000.00	12,000.00
22	Phoenix National, " "	2,200.00	2,640.00
50	Merchants " New Haven,	2,500.00	2,250.00
25	Second " "	2,500.00	4,200.00
80	First " Norwich,	8,000.00	8,000.00
50	Thames " "	5,000.00	7,250.00

Insurance Stocks.

37	Ætna (Fire,) Hartford,	3,700.00	9,065.00
46	Connecticut Fire, " "	4,600.00	5,290.00
11	Hartford Fire " "	1,100.00	3,575.00
25	Orient, " "	2,500.00	1,500.00
12	Travelers, " "	1,200.00	2,400.00

Railroad Stocks.

40	New London Northern,	4,000.00	6,600.00
37	New York, New Haven & Hartford,	3,700.00	7,400.00
108	Chicago, Burlington & Quincy,	10,800.00	8,964.00
100	Erie & Pittsburgh,	5,000.00	5,100.00
100	Ft. Wayne & Jackson,	10,000.00	11,200.00
100	Kansas City, St. Louis & Chicago,	10,000.00	12,500.00
40	Pittsburgh, Ft. Wayne & Chicago,	4,000.00	5,840.00

Miscellaneous Stocks.

236	Broad Brook Co.,	5,900.00	4,720.00
5	Collins Co.,	500.00	500.00
60	Gatling Gun Co. (par 6,000),	1.00	1.00
28	Hartford Carpet Co.,	2,800.00	2,100.00
46	Hartford City Gas Light Co.,	1,150.00	1,380.00
10	New Britain Gas Light Co.,	250.00	250.00
9	Adams Express Co.,	900.00	1,260.00
32	Spring Grove Cemetery Association, common (par 800),	1.00	1.00

Bonds.

State of North Carolina, 4s, July 1, 1910,	1,650.00	1,485.00
City of Omaha, 5s, September 1, 1907,	10,000.00	10,300.00

	Book Value.	Market. Value.
Chicago & Western Indiana R. R., 6s, Dec. 1, 1932,	14,000.00	15,400.00
Chi., Burl. & Quincy R. R., 5s, Sept. 1, 1903,	2,000.00	2,000.00
" " " (scrip), 7s, July 1, 1903,	800.00	936.00
Kan. City, St. Jo. & C. B. R. R., 7s, Jan. 1, 1907,	15,000.00	17,100.00
Chicago, Milwaukee & St. Paul Ry.—		
Southwestern Division, 6s, July 1, 1909,	15,000.00	16,200.00
So. Minnesota " 6s, July 1, 1910,	5,000.00	5,500.00
Minnesota Central, 7s, July 1, 1894,	2,000.00	2,030.00
Chicago, & Northwestern Ry.—		
Milwaukee & Madison, 6s, Sept. 1, 1905,	10,000.00	11,200.00
Detroit, Lansing & No. R. R., 7s, Jan. 1, 1907,	10,000.00	8,700.00
Detroit, Monroe & Toledo R. R. (Lake Shore),		
7s, August 1, 1906,	10,000.00	12,000.00
Joliet & Northern Indiana R. R. (Mich. Central),		
7s, July 10, 1907,	3,000.00	3,600.00
New York & New England R. R., 7s, Jan. 1, 1905,	16,000.00	18,080.00
N. Y., N. H. & H. R. R., debenture, 4s, April 1,		
1908,	750.00	750.00
N. Y. C. & Hudson R. R. R., 4s, May 1, 1905,	5,000.00	5,050.00
Bills receivable, real, No. 1,	23,900.00	23,900.00
" " " No. 2,	6,250.00	6,250.00
" " " Watkinson trust fund,	6,000.00	6,000.00

Real Estate.

Hospital buildings and grounds,	1.00	1.00
Original Old People's Home lot,	1.00	1.00
Superintendent's residence,	1.00	1.00
One-half interest in Wildwood farm,	1.00	1.00
Double house 21 and 23 Congress Street,	6,600.00	6,600.00
One-half interest 51 and 51½ Wooster Street,	2,500.00	2,500.00
West Virginia lands,	1.00	1.00
Loans to Old People's Home,	6,400.00	6,400.00
Premium account, C. & W. I. R. R. bonds,	773.50	773.50
Cash,	13,413.22	13,413.22
	<u>\$317,543.72</u>	<u>\$354,308.72</u>

LIABILITIES.

Fund,		\$193,027.40
George Hall fund,		31,020.00
Harriet Hall		18,800.00
Daniel P. Crosby		5,000.00
Charles H. Northam		5,000.00
Henry I. Wright		10,000.00
Mary J. Keney		10,000.00
Miles A. Tuttle	free bed,	1,000.00
Daniel Goodwin	"	2,000.00
Charles F. Pond	"	3,900.00
Cheney Brothers	"	5,000.00
Ellen M. Watkinson trust fund,		6,000.00
Watkinson fund, income account,		34.50
Junius S. Morgan fund,		20,000.00
Orthopedic fund,		56.90
Infectious ward, balance unexpended,		5,821.67
" " furnishing fund,		883.25
		<u>\$317,543.72</u>

TABLE OF DISEASES, INJURIES, ETC.,
TREATED IN
THE HARTFORD HOSPITAL

During the Year Ending September 30, 1893

MEDICAL CASES.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
General Diseases.								
Alcoholism, Acute, . . . . .	..	5	1	3	3	..	..	..
Chronic, . . . . .	..	2	..	..	1	1	..	..
Debility, General, . . . . .	..	10	7	7	8	1	..	1
Senile, . . . . .	..	6	9	..	5	2	8	..
Fever, Ephemeral, . . . . .	..	1	..	1	..	..	..	..
Mania á Potu, . . . . .	..	2	..	2	..	..	..	..
Peritonitis, Acute, . . . . .	..	2	5	5	..	2	..	..
Circumscribed, . . . . .	..	2	..	..	1	..	..	1
Lumbago, . . . . .	..	2	..	1	1	..	..	..
Rheumatism, Acute Articular,	1	18	10	18	8	..	..	2
Chronic,	5	9	7	..	8	2	1	5
Subacute, . . . . .	..	7	..	2	5	..	..	..
Muscular,	1	6	2	4	2	..	..	2
Rheumatoid Arthritis,	1	1	1	..	..	..	..	2
Acute Infectious Diseases.								
Erysipelas, Diffuse, . . . . .	..	2	..	1	..	..	1	..
Facial, . . . . .	..	1	..	1	..	..	..	..
Diphtheria, . . . . .	..	..	3	2	..	..	1	..
and Typhoid Fever,	1	..	1	1	..	..	..	..
Fever, Malarial, . . . . .	..	16	..	14	2	..	..	..
Scarlet, . . . . .	..	7	11	18	..	..	..	..
Typhoid,	12	39	21	39	2	1	7	11
Typhoid and Pneumonia, . . . . .	..	1	..	1	..	..	..	..
Typhoid and Puerperium, . . . . .	..	..	1	..	..	..	1	..
Influenza,	1	..	1	1	..	..	..	..
Measles, . . . . .	..	3	..	3	..	..	..	..
Parotitis, . . . . .	..	..	1	1	..	..	..	..

MEDICAL CASES.—CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Diseases of the Circulatory System.								
Anæmia, Simple,	2	3	2	2	..	..	I
Angina Pectoris,	I	..	..	I	..	..	..
Chlorosis,	3	..	3	..	..	..
Endarteritis, Chronic,	I	..	..	I	..	..	..
Epistaxis,	I	..	I	..	..	..	..
Heart, Dilatation of,	I	I	I	..	I	..	..	I
Fatty Degeneration of,	I	..	..	..	I	..
Hypertrophy of,	I	..	..	..	..	I	..
Insufficiency of,	2	..	..	2	..	..	..
Valvular Disease of,	I	I	I	..	..	..	2	..
Aortic Regurgitation,	2	..	..	..	..	2	..
Mitral Regurgitation,	5	4	..	7	..	2	..
Mitral Stenosis,	I	..	..	..	..	I	..
Mitral Stenosis and Regurgitation,	I	..	..	..	..	I	..
Tricuspid Regurgitation,	2	..	..	I	I	..
Hemorrhage, Cerebral,	3	7	4	..	2	..	7	2
Pericarditis,	I	..	I	..	..	..	..
Pseudo-leucocythæmia,	I	..	..	..	..	I	..
Purpura-hæmorrhagica,	I	..	..	..	..	..	I
Diseases of the Digestive System.								
Cholera Morbus,	I	I	2	..	..	..	..
Colic, Intestinal,	2	..	..	2	..	..	..
Constipation,	2	..	..	2	..	..	..
Diarrhœa,	I	2	3	..	..	..	..
Dysentery, Acute,	I	..	..	..	..	I	..
Chronic,	I	..	..	..	I	..	..
Dyspepsia,	I	2	I	2	I	..	..	..
Gastric Ulcer,	3	3	..	..	..	..
Gastralgia,	I	I	..	..	..	..
Gastritis, Acute,	I	2	3	..	..	..	..
Alcoholic,	2	I	2	I	..	..	..
Chronic,	I	..	..	..	..	I
Subacute,	I	6	6	..	..	..	I
Jaundice, Catarrhal,	I	..	I	..	..	..	..
Liver, Cancer of,	4	..	..	..	..	4	..
Cirrhosis of,	4	I	..	I	..	4	..
Malnutrition,	I	2	3	..	..	..	..
Obstruction of Bowel,	I	..	I	..	..	..	I	..
Pharyngitis,	I	..	I	..	..	..	..
Poisoning, Opium,	I	..	I	..	..	..	..
Stomach, Cancer of,	I	..	..	I	..	..
Stomatitis Ulcerative,	I	..	..	..	..	..	I
Tonsillitis, Acute,	I	..	I	..	..	..	..
Follicular,	3	3	..	..	..	..

MEDICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Diseases of the Nervous System.								
Aphasia,	1	..	1	..	..	..	..
Cephalalgia,	1	..	..	1	..	..
Cerebral Embolism,	1	..	1	..	..	..	..
Chorea,	1	2	2	..	1	..	..
Dementia,	1	..	1	..	..	..
Epilepsy,	2	2	..	3	1	..	..
Glioma of brain,	1	..	..	..	..	1	..
Hemiplegia,	1	3	2	1	3	..	..	1
Hypochondriasis,	2	2	..	2	1	..	1
Hysteria,	4	2	2	..	..	..
Hysterio-Epilepsy,	1	..	1	..	..	..
Insanity,	1	3	2	..	2	3	..	..
Mania, acute,	3	..	..	3	..	..
Melancholia,	1	2	..	2	..	..	1
Meningitis, Cerebral acute,	1	..	..	..	1	..
Cerebro-spinal,	1	..	1	..	..	..	..
Spinal,	3	..	..	..	2	1
Tubercular,	1	..	..	..	1	..
Myelitis, acute,	1	..	..	..	..	1
Chronic,	1	..	..	..	1	..
Neuralgia, Intercostal,	1	1	..	..	..	..
Sciatic,	2	1	..	..	..	1
of Testicle,	1	..	..	..	1	..	..
Neurasthenia,	2	..	1	..	1	..
Neuritis Peripheral,	1	1	1	..	1	..	..	1
Paralysis Agitans,	1	..	..	1	..	..	..
Paresis, Alcoholic,	1	1	..	..	..	2	..
Paraplegia,	1	1	..	..	..	..
Poliomyelitis Anterior,	1	..	..	..	..	1	..
Satyriasis,	1	..	..	..	1	..	..
Diseases of the Respiratory Organs.								
Asthma,	2	..	..	1	1	..	..
Bronchitis, acute,	7	2	6	1	1	..	1
Capillary,	2	..	..	..	..	2	..
Chronic,	1	1	..	2	..	..	..
Subacute,	2	3	3	2	..	..	..
Catarrh, Post-nasal,	1	1	..	..	..	..
Empyema,	2	6	..	2	2	..	..	2
Phthisis,	8	59	14	..	23	17	28	5
Fibroid,	1	2	..	..	2	..	..	..
Pertussis,	1	..	..	1	..	..
Pleuritis, subacute,	2	..	2	..	..	..	..
with effusion,	1	5	1	4	1	..	..	1
Pneumcnitis, Catarrhal,	1	3	4	..	..	..	..
Double,	2	..	..	..	..	2	..

MEDICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Diseases of the Respiratory Organs.—Cont'd.								
Pneumonitis, Lobar, . . . . .	..	31	2	26	..	..	7	..
and Articular Rheumatism, . . . . .	..	1	1	..	..	..	2	..
and Asthma, . . . . .	..	1	..	..	..	..	1	..
and Erysipelas, . . . . .	..	1	..	..	..	..	1	..
Diseases of the Urinary Organs.								
Diabetes Mellitus, . . . . .	..	..	1	..	1	..	..	..
and Mitral Regurgitation, . . . . .	..	1	..	..	..	..	..	1
Nephritis, acute, . . . . .	..	4	1	2	2	..	1	..
Chronic Interstitial,	2	7	3	..	6	1	2	1
“ Parenchymatous,	1	6	6	..	4	1	5	2
“ “ with Mitral								
Regurgitation,	1	3	1	..	..	1	2	1
“ Parenchymatous, with								
Aortic Stenosis,	1	..	1	..	..	..	1	..
Unclassified.								
Asphyxia from gas, . . . . .	..	..	1	..	..	..	1	..
Lead Colic, . . . . .	..	2	..	..	2	..	..	..
Malingerer, . . . . .	..	..	2	..	..	2	..	..
No disease,	1	1	3	..	..	4	..	..
Opium Habit, . . . . .	..	..	1	..	1	..	..	..
Totals,	50	370	212	222	141	53	113	53

GEORGE N. BELL, M.D.,

House Physician.

GYNÆCOLOGICAL CASES.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Gynæcological.								
Anteflexion, . . . . .	..	..	1	..	1	..	..	..
Anteversión, . . . . .	..	..	1	..	1	..	..	..
Cervix uteri, laceration of, . . . . .	..	..	6	5	..	1	..	..
Stenosis of, . . . . .	..	..	3	3	..	..	..	..
" and Endometritis, . . . . .	..	..	1	1	..	..	..	..
Perineum, Laceration of,	1	..	7	7	..	..	..	..
Endometritis, Chronic, . . . . .	..	..	4	1	1	2	..	..
Fungus,	3	..	5	4	1	..	..	..
Subacute, . . . . .	..	..	3	2	1	..	..	..
Extraversion of Bladder, . . . . .	..	..	1	..	..	1	..	..
Labia, Epitheloma of, . . . . .	..	..	1	..	1	..	..	..
Menorrhagia, . . . . .	..	..	1	..	1	..	..	..
Metritis, . . . . .	..	..	2	2	..	..	..	..
Ovarian Cyst,	1	..	6	4	..	..	1	1
Ovary, Calloid Cancer of, . . . . .	..	..	1	..	..	..	1	..
Fibro-Sarcoma of, . . . . .	..	..	1	1	..	..	..	..
Sarcoma of, . . . . .	..	..	2	1	..	1	..	..
Pelvic Cellulitis, . . . . .	..	..	4	4	..	..	..	..
Peritonitis, . . . . .	..	..	5	3	2	..	..	..
Perineum, Laceration of, . . . . .	..	..	2	2	..	..	..	..
Prolapsus uteri, . . . . .	..	..	2	1	1	..	..	..
Recto-Vaginal Fistula, . . . . .	..	..	1	..	..	..	..	1
Retroversion, . . . . .	..	..	4	1	1	2	..	..
Endometritis, . . . . .	..	..	1	1	..	..	..	..
Salpingitis, . . . . .	..	..	2	2	..	..	..	..
Tumors, Carcinoma of Uterus, . . . . .	..	..	3	..	..	2	..	1
Fibro-Sarcoma of Uterus, . . . . .	..	..	1	..	..	..	1	..
Uterine Fibroid,	1	..	3	..	1	..	..	2
Urethral Caruncle, . . . . .	..	..	2	2	..	..	..	..
Uterus, Vagina, and Ovaries, congenital absence of, . . . . .	..	..	1	..	..	1	..	..
Obstetric.								
Abortion, . . . . .	..	..	1	1	..	..	..	..
Phœntused, . . . . .	..	..	2	1	..	1	..	..
Pregnancy,	3	..	51	36	..	* 7	2	6
Puerperium,	1	..	3	3	..	..	..	..
Septicæmia,	1	..	1	..	1	..	..	..
Infants, Full-time, . . . . .	..	16	21	34	..	..	† 1	2
Premature, . . . . .	..	1	..	..	..	..	1	..
Totals,	11	17	156	122	13	18	7	13

* Left before confinement.

† Stillborn.

GEORGE N. BELL, M.D.,
House Physician.

SURGICAL CASES.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Injuries of Head, Face, and Neck.								
Burn of Head and Face,	1	..	1	..	..	..	..
Concussion of Brain,	1	..	1	..	..	..	..
and Compression of Brain,	1	..	..	..	..	1	..
of Brain and Contusion of Body,	1	..	1	..	..	..
of Brain and Scalp Wound,	1	..	1	..	..	..	..
Contusion of Face,	2	..	2	..	..	..	..
Fracture of Inferior Maxilla,	4	..	3	1	..	..	..
of Inferior Maxilla, Compound,	1	..	1	..	..	..	..
of Skull, Base,	1	..	..	..	..	1	..
of Skull and Scalp Wound,	1	..	1	..	..	..	..
of Frontal Bone, Com'd Depressed,	1	..	..	..	..	1	..
Gunshot Wound of Brain,	1	..	..	..	..	1	..
of Neck,	1	..	..	1	..	..	..
Sprain of Neck, old,	1	1	..	..	1	..	..	..
Wound, Incised, of Forehead,	1	..	1	..	..	..	..
of Neck and Wrist,	1	..	1	..	..	..	..
of Scalp,	1	..	1	..	..	..	..
of Throat,	3	..	3	..	..	..	..
Wound, Lacerated, of Ear,	1	..	1	..	..	..	..
of Scalp,	6	..	2	4	..	..	..
Injuries of Thorax, Breast, and Abdomen.								
Burns of Trunk and Limbs,	3	..	..	..	3	..
Contusions of Body,	2	..	2	..	..	..	..
Contusion of Chest and Back,	1	..	1	..	..	..	..
Fracture of Ribs,	3	..	3	..	..	..	..
of Ribs and Œdema of Lungs,	1	..	..	..	..	1	..
of Ribs and Traumatic Pneumonia,	1	3	..	3	..	..	..	..
Necrosis of Rib,	1	..	1	..	..	..	..
Wound of Chest, Gunshot,	1	..	..	..	1	..
Injuries of Genito-Urinary System.								
Contusion of Scrotum with Hæmatocele,	1	..	..	1	..	..	..
of Testicles,	1	1	..	1	..	..	..	..
Injuries of Upper Extremity, Axilla, & Spine.								
Burn of Arm,	2	..	2	..	..	..	..
of Face,	1	..	1	..	..	..	..
of Hand,	1	..	1	..	..	..	..
Contusion of Hands and Face,	1	..	1	..	..	..	..
of Shoulder,	1	1	2	..	..	..	..
Crush of Arm,	2	..	2	..	..	..	..
of Arm and Lacerated Wound of Forehead,	1	1	..	..	1	..	..	..
of Hand,	2	6	..	6	..	..	..	..
of Elbow: Lacerated Nates: Con- tused Heel and Face,	1	..	..	..	..	..	1

SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Injuries of Upper Extremity, etc.—Continued.								
Crush of Finger,	1	..	..	1	..	..	..
Dislocation of Clavicle, Sternal End,	1	..	1	..	..	..	..
of Elbow, Backward,	1	..	1	..	..	..	..
of Humerus with Fracture of Neck,	1	..	..	1	..	..	..
of Index Finger,	1	..	1	..	..	..	..
of Shoulder, Subcoracoid,	6	1	5	1	1	..	..
Fracture of Clavicle and Acromion Pro- cess,	1	..	1	..	..	..	..
Colles' and Scalp Wound,	1	..	..	..	*1	..
at Elbow Joint,	1	1	..	..	..	..
at Elbow Joint, Compound,	1	..	1	..	..	..	..
of Humerus, Internal Condyle,	1	..	..	..	..	..	1
of Humerus and Compound Dislo- cation of Thumb,	1	..	..	..	..	†1	..
of Radius,	1	1	2	..	..	..	..
of Scapula,	1	..	1	..	..	..	..
of Ulna,	3	..	3	..	..	..	..
of Vertebrae, lower Dorsal,	1	..	..	..	..	1	..
Frost Bite of Hands and Feet,	1	..	1	..	..	..	..
Luxation of Lumbar Vertebra & Paresis,	1	1	..	..	..	..	..	1
Scalds of Arms and Face,	1	1	..	..	..	..
Sprain of Back,	2	2	4	..	..	..	..
of Shoulder,	1	..	1	..	..	..	..
of Wrist,	2	1	1	2	..	..	..
Unhealed Stump of Arm,	1	..	1	..	..	..	..
Wounds, Gunshot of Hands,	1	..	1	..	..	..	..
Wound, Incised, of Chin,	1	..	..	1	..	..	..
of Hand,	2	1	3	..	..	..	..
Lacerated, of Arm,	1	..	1	..	..	..	..
of Finger,	4	..	3	1	..	..	..
of Fingers with loss of substance,	1	1	..	1	..	..	..	..
Injuries of Lower Extremity and Groin.								
Abrasion of Leg and Alcoholism,	1	..	1	..	..	..	..
Amputation, Traumatic of Leg,	2	..	1	..	..	1	..
Burn of Feet,	1	1	..	..	..	..
of Thigh,	1	..	1	..	..	..
Contusion of Foot,	1	..	1	..	..	..	..
of Knee,	5	..	4	..	..	..	1
of Leg,	2	..	2	..	..	..	..
Crush of Foot,	2	3	..	3	..	..	..	..
of Leg and Scalp Wounds,	1	..	..	..	..	1	..
of Legs,	1	4	..	2	..	..	1	1
of Legs and Compound Fracture Inferior Maxilla,	1	..	..	..	..	1	..

* Senile debility.

† Delirium tremens.

SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treat- ment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Injuries of Lower Extremity, etc.—Continued.								
Crush of Legs and Scalp Wounds,	1	..	..	..	..	1	..
of Thigh,	2	..	..	..	..	1	1
of Thigh and Arm,	1	..	..	..	..	1	..
Delayed Union of Tibia,	1	..	..	1	..	..	..
Dislocation of Hip, Dorsal,	1	..	1	..	..	..	..
of Metatarsal, old,	1	..	..	..	1	..	..
Fracture of Fibula,	1	1	1	1	..	..	..
of Femur, Neck,	1	6	5	1	3	..	2	5
of Femur, Shaft,	2	5	..	5	..	..	..	..
of Femur and Humerus,	1	..	1	..	..	..	..
of Femur and Lacerated Wound of Leg,	1	..	1	..	..	..	..
of Femur, Compound,	1	1	..	1	..	..	..	..
of Femurs, Supracondyloid,	1	..	..	..	..	..	1
of Femurs: Traumatic Amputation of Hand,	1	..	..	..	..	1	..
of Patella,	2	..	1	1	..	..	..
of <i>Patella</i> and <i>Delirium Tremens</i> ,	1	..	..	..	..	1	..
of Tibia,	5	..	4	..	..	..	1
of Tibia, External Malleolus,	1	..	1	..	..	..	..
of Tibia and Frost-bite of Hand,	1	..	1	..	..	..	..
of Tibia, compound,	1	1	..	1	..	..	..	..
of Tibia and Fibula,	4	..	3	1	..	..	..
of Tibia and Fibula, and Comp. Fract. Big Toe Metatarsal,	1	..	1	..	..	..	..
of Tibia and Fibula, Compound,	1	2	..	2	..	..	..	..
of Tibia and Fibula, Compound, and Fracture of Femur,	1	..	1	..	..	..	..
of Tibia & Fibula, Comp., both legs, Potts',	1	..	..	..	..	*1	..
Frost-bite of Toes,	3	..	2	1	..	..	..
Sprain of Ankle,	3	..	2	1	..	..	..
of Ankle and Wrist	14	2	11	5	..	..	..
of Hip,	1	..	..	..	..	†1	..
of Hip and Scalp-wound,	5	..	4	..	..	†1	..
of Knee,	1	..	1	..	..	..	..
of Toe,	1	..	1	..	..	..	..
Wound, Incised, of Foot,	1	..	1	..	..	..	..
Lacerated, of Foot and Leg,	2	..	2	..	..	..	..
Lacerated, and Contusion of Thigh,	1	..	1	..	..	..	..
Lacerated, of Thigh and Arm,	1	..	1	..	..	..	..
Punctured, of Leg,	1	..	..	1	..	..	..
General Surgical Diseases.								
Abscess of Abdominal Wall,	1	1	1	2	..	..	..	..
of Axilla,	1	..	1	..	..	..	..
of Elbow,	1	..	..	1	..	..	..

* Delirium tremens.

† Acute nephritis.

‡ Senile debility.

SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treatment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
General Surgical Diseases.—Continued.								
Abscess of Elbow and Foot,	..	1	..	..	1	..	..	..
Mammary,	1	1	..	..	..	..
Perineal,	..	1	1	1	1	..	..	..
Perityphlitic,	1	..	1	..	1	..	..	..
Psoas,	1	1	..	..	..	..	1	..
of Scrotum,	..	2	..	1	1	..	..	..
Subperitoneal,	..	1	..	1	..	..	..	..
of Thigh,	1	1	..	..	..	..
of Tongue,	..	1	..	1	..	..	..	..
Anchylosis of Jaw,	..	2	..	1	..	..	..	1
Appendicitis,	..	5	2	4	1	..	..	2
Caries of Femur,	..	1	..	..	..	..	..	1
of Tibia,	..	1	1	..	1	..	..	1
of Metacarpal Bones,	1	1	..	..	..	..
Palate Bones,	1	..	..	1	..	..
Cellulitis of Arm,	..	1	..	1	..	..	..	..
of Hand,	..	3	2	1	3	..	*1	..
of Hand and Wrist,	..	1	..	1	..	..	..	..
of Heel,	..	1	..	..	1	..	..	..
of Knee,	..	2	..	2	..	..	..	..
of Leg,	..	1	..	1	..	..	..	..
of Thumb,	..	2	..	2	..	..	..	..
Cystitis,	..	3	1	..	1	..	1	2
Elephantiasis of Leg,	1	..	..	1	..	..
Enlarged Subclavian Glands,	1	1	..	..	..	..
Fistula in Ano,	..	8	..	7	1	..	..	..
in Ano, and Hemorrhoids,	..	1	..	1	..	..	..	..
Recto-Perineo-Scrotal,	..	1	..	..	..	..	..	1
Urethro-Scrotal and Stricture,	..	2	..	1	..	..	1	..
Foreign Body in Nose,	1	1	..	..	..	..
Gangrene of Finger,	..	1	..	1	..	..	..	..
of Toes,	1	1	..	..	..	..
Harelip, with Fissure of Alveolus,	..	1	..	..	..	..	..	1
Hemorrhoids,	..	1	6	4	2	..	..	1
Hernia, Inguinal,	..	1	..	..	..	1	..	..
Inguinal, Strangulated,	..	1	..	1	..	..	..	..
Omental,	..	1	..	1	..	..	..	..
"Housemaid's Knee," Suppurative,	1	2	..	1	1	..	..	..
Hydrocele,	..	5	..	4	..	..	..	1
and Hypertrophy of Prostate,	..	1	..	..	1	..	..	..
Hypertrophy of Prostate,	..	2	..	..	2	..	..	..
Incontinence of Urine,	..	2	..	..	1	..	..	1
Irritable Bladder,	..	1	..	..	..	1	..	..
Cicatrix of Breast,	1	1	..	..	..	..
Cicatrix of Foot,	..	1	..	1	..	..	..	..
Necrosis of Frontal Bone,	..	1	..	..	..	1	..	..
of Tarsal Bone,	1	1	..	..	..	..

* Old amputation.

SURGICAL CASES.—CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treatment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1892.
		Male.	Female.					
General Surgical Diseases.—Continued.								
Necrosis of Tibia,	2	..	2	..	..	..	..
Neuralgia, Trifacial,	I	I	..	..	..	..
Non-union of Sphincter Ani,	I	I	..	..	..	..
Periostitis of Tibia,	I	I	..	..	..	..
Phimosis,	I	..	I	..	..	..	..
Congenital,	I	..	I	..	..	..	..
Retention of Urine,	2	I	2	I	..	..	..
Septicæmia,	I	..	..	..	..	I	..
Sinus of Abdomen,	I	I	..	..	..	..
of Perinæum,	I	..	..	I	..	..	..
of Stump,	I	..	..	..	I	..	..
Synovitis of Knee,	I	3	..	I	2	..	..	..
Tubercular Glands of Neck,	2	2	2	..	I	..	I
of Index Finger,	I	I	..	..	..	..
Tumor (?) of Groin,	I	..	I	..	..	..	..
Tumor (?) of Jaw,	I	..	I	..	..	..	..	I
Tumors, Carcinoma of Breast,	I	..	4	4	..	..	..	..
of Breast, Recurrent,	I	I	..	..	..	..
of Hand,	I	I	..	..	..	..
of Hard Palate,	I	..	..	..	I	..	..
of Neck,	4	..	..	2	2	..	..
of Penis,	I	..	I	..	..	..	..
of Rectum,	2	..	..	..	2	..
Scrotum and Testicles,	I	..	..	..	..	..	I
Tumors, Dermoid Cyst of Forehead,	I	..	I	..	..	..	..
Epithelioma of Hand,	I	I	2	..	..	..	..
Fibro-sarcoma of Neck,	I	..	..	..	I	..	..
Lipoma of Axilla,	I	I	..	..	..	..
Lipoma of Neck,	I	..	I	..	..	..	..
Lipoma of Rectum,	I	..	I	..	..	..	..
Osteo-chondroma of Metatarsal Bones,	I	..	..	..	..	*I	..
Osteo-sarcoma of Hip,	I	..	..	I	..	..
Osteo-sarcoma of Tibia,	2	..	I	..	I	..	..
Periosteal of Arm,	2	..	I	I	..	..	..
Sarcoma of Arm,	I	..	I	..	..	..
Ulcer of Abdomen,	I	..	I	..	..	..	..
of Hip, Indolent,	I	..	I	..	..	..	..
of Leg, Indolent,	8	3	9	2	..	..	..
of Leg and Supraorbital Abscess,	I	..	I	..	..	..	..
of Leg, Syphilitic,	4	2	4	I	..	..	I
of Leg, Varicose,	2	4	6	8	I	..	†I	..
Whitlow,	I	I	..	I	..	..	..	..

* Senile debility.

† Gangrene.

SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1892.	Total under treatment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Venereal and Skin Diseases.								
Bubo,	2	..	2	..	..	..	..
Chancroids,	2	..	1	1	..	..	..
and Phimosis,	1	..	1	..	..	..	..
Condylomata,	2	..	1	1	..	..	..
Dermatitis from Rhus poisoning,	1	..	1	..	..	..	..
Eczema, general,	1	3	3	1	..	..	..
of Head and Face,	2	2	..	..	..	..
Squamosum, general,	1	..	1	..	..	..	..
Vesiculosum,	1	..	1	..	..	..
Epididymitis,	7	..	6	..	..	..	1
and Orchitis,	1	..	1	..	..	..	..
Gonorrhœa,	2	..	1	1	..	..	..
and Abscess of Penis,	1	..	1	..	..	..	..
and Phimosis,	1	..	..	1	..	..	..
and Stricture,	1	..	..	1	..	..	..
and Syphilis,	2	..	..	2	..	..	..
Lichen,	1	..	1	..	..	..	..
Lupus,	1	..	1	..	..	..	..	1
Orchitis,	3	..	1	1	..	..	1
and Stricture,	1	..	1	..	..	..	..
Scabies,	1	..	1	..	..	..	..
Stricture of Urethra,	8	..	4	1	..	2	1
Syphilis and Bubo,	2	..	..	2	..	..	..
and Cystitis,	1	..	..	1	..	..	..
Hereditary,	1	1	..	..	1	..	..	..
Secondary,	1	3	..	..	1	2	..	..
Tertiary,	1	2	..	2	..	*1	..
Totals,	30	362	91	282	83	17	38	33

* Valvular disease of heart.

ORTHOPÆDIC CASES.

	Under treatment Oct. 1, 1892.	Total under treatment.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
		Male.	Female.					
Anchylosis of Ankle, partial, . . . .	..	I	..	..	I	..	..	..
of Elbow, False, . . . . .	..	..	I	..	..	..	..	I
of Hips and Knees, partial,	I	..	I	..	I	..	..	..
of Wrist, False, . . . . .	..	..	2	..	I	..	..	I
Arthritis of Knee, Tubercular, . . . .	..	2	..	I	..	..	..	I
Genu-Valgum and Genu-Varum, . . . .	..	..	I	I	..	..	..	..
Morbus Coxarius,	3	7	2	..	3	I	..	5
Pott's Disease, . . . . .	..	2	..	..	I	I	..	..
and Morbus Coxarius,	I	I	..	..	I	..	..	..
Talipes, Equino-Varus, . . . . .	..	..	I	..	..	..	..	I
Talipes, Varus, . . . . .	..	2	..	..	..	2	..	..
Total,	5	15	8	2	8	4	..	9

EYE AND EAR CASES—INDOOR.

Cataract, Double, . . . . .	..	..	I	I	..	..	..	..
Senile, . . . . .	..	4	..	I	..	2	I	..
Conjunctivitis, Acute, . . . . .	..	I	2	I	..	..	..	..
Gonorrhœal with Gonorrhœa,	2	3	I	3	..	..	..	I
Phlyctenular, . . . . .	..	I	..	I	..	..	..	..
Iritis,	I	2	..	I	I	..	..	..
Keratitis, Acute, . . . . .	..	..	2	I	I	..	..	..
Interstitial, . . . . .	..	..	2	..	..	2	..	..
Phlyctenular, . . . . .	..	..	I	I	..	..	..	..
Traumatic, . . . . .	..	I	..	..	I	..	..	..
Kerato-iritis with Conjunctivitis, Acute, .	..	I	..	I	..	..	..	..
Chronic, . . . . .	..	I	..	..	..	..	..	I
Opacity of Vitreous Body, . . . . .	..	I	..	..	I	..	..	..
Otitis Media, Chronic, . . . . .	..	I	..	..	I	..	..	..
Purulent, . . . . .	..	..	2	2	..	..	..	..
Panophthalmitis with Laceration of Eyelid, .	..	2	..	..	2	..	..	..
Staphyloma of Cornea, . . . . .	..	..	I	..	..	I	..	..
Strabismus, . . . . .	..	I	..	I	..	..	..	..
Trachoma, . . . . .	..	..	I	..	I	..	..	..
with Ulcer of Cornea, . . . . .	..	..	I	I	..	..	..	..
Wound, Infected, of Eyeball-traumatic, .	..	I	..	I	..	..	..	..
Traumatic of Cornea and Lens with Conjunctivitis, . . . . .	..	I	..	..	..	..	..	I
Total,	3	21	14	17	9	5	I	3

EYE AND EAR CASES—OUTDOOR.

	Male.	Female.
Amblyopia, Congenital, . . . . .	..	1
Astigmatism, Hypermetropic,	1	..
Blepharo-adenitis, . . . . .	..	4
and Stricture of Lachrymal Duct, . . . . .	..	1
Cataract, Traumatic, . . . . .	..	1
and Myopia, . . . . .	..	1
Conjunctivitis, Acute,	1	4
Chronic,	1	1
Phlyctenular,	1	2
Ecchymosis, Sub-conjunctival, . . . . .	..	1
Entropion, . . . . .	..	1
Foreign Body in Cornea, . . . . .	..	1
Hypermetropia,	2	1
Impacted Cerumen in External Auditory Meatus, . . . . .	..	1
Keratitis, Interstitial,	1	3
Phlyctenular,	1	..
Myopia,	1	..
Myringitis, . . . . .	..	1
Nasal Catarrh, . . . . .	..	1
Polypus, . . . . .	..	1
Otitis Media, Chronic,	1	2
and Adenoids,	1	..
Otitis, Sub-acute,	1	1
Suppurative,	1	..
Suppurative, and Stricture of Lachrymal Duct, . . . . .	..	1
Pharyngitis, . . . . .	..	1
Presbyopia, . . . . .	..	1
Strabismus, Convergent, . . . . .	..	1
Stricture of Lachrymal Duct, . . . . .	..	3
Trachoma,	1	1
and Ulcer of Cornea, . . . . .	..	1
Total,	14	38

H. T. PARTREE, M.D.,

House Surgeon.

TABLE OF OPERATIONS.

	Male.	Female.		Male.	Female.
Amputation of Arm,	6	2	Exploration of Urethral		
of Fingers,	8	1	Stricture,	4	..
of Forearm,	1	2	Extraction of Cataract, . .	3	..
of Leg,	6	1	Herniotomy for Inguinal		
of Leg and Thigh,	2	..	Hernia,	1	..
of Penis,	1	..	for Omental Hernia, . . .	1	..
of Thigh,	6	..	Incision for Cellulitis of Arm,	1	..
of Thumb,	2	..	for Cellulitis of Knee, . .	1	..
of Toes,	6	1	for Drainage of Arm, . . .	1	..
Aspiration of Bladder, . . .	2	..	for Drainage of Finger, . .	1	..
of Chest,	2	3	for Drainage of Hand, . . .	3	..
of Colon, . . . . .	..	1	for Drainage of Leg, . . .	2	..
Breaking Adhesions of Ankle,	2	..	for Drainage of Pleural		
of Elbow, . . . . .	..	1	Cavity,	3	..
of Forearm, . . . . .	..	1	for Exploring Tumor of		
of Jaw,	2	..	Neck,	1	..
of Wrist, . . . . .	..	4	for Mastoid Osteitis		
Circumcision,	5	..	(Wilde's), . . . . .	..	1
Compression of Conjunctiva			for Necrosis of Frontal		
for Trachoma, . . . . .	..	1	Bone,	1	..
Curetting of Inguinal Glands,	1	..	for Periosteal Caries, . . .	..	1
of Ischio-rectal Sinus, . . .	..	1	for Phimosis,	2	..
of Perineal Abscess, . . . .	..	1	for Radical Cure of Hydro-		
of Sinuses of Hand,	3	..	cele,	1	..
of Uterus, . . . . .	..	10	Laparotomy for Appendi-		
Dilatation of Cervix Uteri, .	..	1	citis,	2	..
of Internal Os, . . . . .	..	1	for Colloid Cancer of Ovary		
Uterus Curetted, . . . . .	..	1	and Omentum, . . . . .	..	1
of Lachrymal Stricture, . . .	..	2	for Fibro-sarcoma of Broad		
Division of Fistula in Ano, .	7	2	Ligament and Ovary :		
of Fistula, Recto-perineo-			Hysterectomy, . . . . .	..	1
scrotal,	1	..	for Fibro-sarcoma of Ovary:		
of Fraenum Linguae,	1	..	Ovariectomy, . . . . .	..	1
Divulsion of Urethral Stric-			for Ovarian Cyst, Double:		
ture,	6	..	Ovariectomy, . . . . .	..	4
Enucleation of Eyeball, . . .	1	..	for Prolapse of Ovaries :		
Examination under Ether for	..	..	Osphorectomy, . . . . .	..	1
Perisymphitis, . . . . .	..	1	for Sub-peritoneal Abscess		
Excision of Breast, . . . . .	..	3	and Diffuse Peritonitis, .	1	..
of Breast, Recurrent Tumor			Ligation of Hemorrhoids, .	5	4
of, . . . . .	..	2	Neurectomy of Infraorbital		
of Carcinoma of Neck, . . .	1	..	Nerve, . . . . .	..	1
of Dermoid Cyst of Eye-			Opening Abscess of :		
brow,	1	..	Abdomen, . . . . .	..	1
of Epithelioma of Hand, . .	1	..	Arm, . . . . .	..	1
of Glands of Neck,	2	..	Axilla,	1	..
of Lipoma of Axilla, . . . .	..	1	Elbow,	1	..
of Lipoma of Neck,	1	..	Groin,	2	..
of Scrotum and Testicles, .	1	..	Hand,	1	..
of Sub-clavian Glands, . . .	..	1	Hip,	1	..

TABLE OF OPERATIONS. — CONTINUED.

	Male.	Female.		Male.	Female.
Opening Abscess of :			Reduction of Fracture of		
Jaw,	3	..	Clavicle,	1	..
Leg,	1	1	of Colles', . . . . .	..	1
Maxilla,	1	..	of Femur,	3	..
Neck,	1	..	of Humerus,	1	..
Perinæum,	1	..	of Metacarpal Bone, Com-		
Supraorbital,	1	..	pound,	1	..
Thigh,	1	2	of Potts',	3	..
Thumb,	1	..	of Tibia,	2	..
Toe,	1	1	of Tibia and Fibula,	5	..
Opening Sinus of Stump of			of Tibia and Fibula, Com-		
Leg,	1	..	pound,	1	..
of Knee,	1	..	Resection of Femur,	3	..
Osteotomy of Femur for			of Hip Joint,	1	..
Knock-knee, . . . . .	..	1	of Metatarso-phalangeal		
of Superior Maxilla for			Joint, . . . . .	..	1
Hare Lip,	1	..	of Rib,	1	..
of Tibia for Bow-leg, . . . . .	..	1	of Tibia,	1	..
Packing Stump of Thigh for			Sequestrotomy,	2	..
Secondary Hemorrhage,	1	..	Strabotomy, Internal,	1	1
Perineorrhaphy, . . . . .	..	22	Suturing Incised Wound of		
Plastic Operation on Foot,	1	..	Throat,	1	..
Removal of Adenoids of			Incised Wound of Throat :		
Pharynx,	4	1	Tracheotomy,	1	..
of Foreign Body from			Suturing Lacerated Wound :		
Cornea, . . . . .	..	1	of Ear,	1	..
of Fragments of Frontal			of Hand,	2	..
Bone,	1	..	of Scalp,	5	..
of Fragments of Temporal			of Thigh,	1	..
Bone,	1	..	of Thorax,	1	..
of Lipoma of Rectum,	1	..	Suturing Recto-vaginal		
of Necrosed Frontal Bone,	1	..	Fistula, . . . . .	..	1
of Polypi of Ear,	2	1	Trachelorrhaphy, . . . . .	..	14
of Polypi of Nose, . . . . .	..	3	Tapping of Abdomen, . . . . .	..	4
of Urethral Caruncle, . . . . .	..	1	of Hydrocele, with in-		
of Uterine Fibroid, . . . . .	..	1	jection,	4	..
Reduction of Dislocation of			Tattooing of Cornea, . . . . .	..	1
Clavicle,	1	..	Tenotomy of Biceps, . . . . .	..	1
of Elbow,	1	..	Urethrotomy, External,	2	..
of Hip,	1	..	Internal,	1	..
of Humerus,	5	..			
of Jaw, . . . . .	..	1	Total,	198	122
of Thumb,	1	..			

Ether has been administered to	194
Chloroform has been administered to	12
Cocaine " "	28
No anæsthetic " "	86

H. T. PARTREE, M.D.,

House Surgeon.

TABLE OF TOTALS.

	Male.	Female.	Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1893.
Medical Cases,	370	212	222	141	53	113	53
Surgical Cases,	362	91	282	83	17	38	33
Orthopædic Cases,	15	8	2	8	4		9
Eye and Ear Cases — Indoor,	21	14	17	9	5	1	3
Gynæcological Cases,		77	47	12	10	3	5
Obstetrical Cases,	17	79	75	1	8	4	8
Total,	785	481	645	254	97	159	111

SUPERINTENDENT'S REPORT.

To the Executive Committee:

GENTLEMEN,—I herewith submit the thirty-eighth annual report of the management of the Hartford Hospital, consisting of a detail of the receipts, disbursements, number of patients, results of treatment, and other information as may be of interest.

The number of patients in the Hospital, October 1, 1892, was 97—58 males and 39 females.

During the year 1,169 have been admitted, making an aggregate of 1,266 patients under treatment, 785 males and 481 females.

Of this number, 645 have recovered, 254 have improved, 97 not improved, 159 have died, and 111 remain under treatment—68 males and 43 females.

Of the deaths, 40 were hopeless cases and lived but a few days, 24 were the result of accidents and lived but a few hours after admission, 28 were due to consumption. There have been 38 births—17 males and 21 females.

The whole number of weeks occupied was 6,337, of which citizens occupied 6,212, State beneficiaries 97, and U. S. Marine patients, 28.

There have been 76 patients occupying 392 weeks supported entirely by charity.

The appropriation from the State of \$5,000 has partially supported 932 patients at the rate of \$1.07 per week for each patient.

The number of State beneficiaries was 16. The num-

ber of Marine patients was 7. The daily average of patients was, for the year, 122.

The greatest number any one day was 145 and the least 88.

The average duration of patients was 5 weeks. The average cost per week for each patient was \$8.02.

There have been 649 Americans and 504 foreigners, 16 unknown nativity.

Patients have been admitted from 62 different towns in the State.

The graduates from the training-school for nurses during the year have been: Miss Lillian M. Alexander, Miss Janie M. McNeil, Miss Eleanor Campbell, Miss Lois Pomeroy, Miss Carmel Cretcher, Miss Annie E. Brazos, Miss Mildred E. Sherwood, Miss Ellen S. Richardson, Miss Emily A. Dalton, Miss Minnie A. Havens, Miss Harriet Hendrick, Miss Lillian A. Dermont, Miss Eva Trenholm.

The training-school now numbers 28 members.

MEMBERS OF THE TRAINING-SCHOOL.

Margaret Cunningham,
Christine J. Rae,
Eliza McKean,
Mary A. Rood,
Julia E. Ferguson,
Fanny Nichols,
Lily W. Stevens,
Frances O. Mather,
Mary E. Jennison,
Geneva Dunning,
Sarah E. Harrison,
Inez L. Fowler,
Adelaide M. Throop,
Anette E. Jenkins,

Josie M. Brown,
Annie L. Lynde,
Mary Agne,
Dora P. Goldsmith,
Minnie Cheney,
Hattie I. Waterman,
Lottie E. Beck,
Daisy Lewis,
Bertha S. Holt,
Anna M. Keller,
Winnefred B. Hardiman,
Bertella M. Bean,
Frances G. West,
Florence E. Carmen.

MISS PERSIS M. PLUMER, *Matron*.

MISS EMMA B. RICHARDS, *Assistant*.

MISS GERTRUDE PRICE, *Night Matron*.

The HARTFORD HOSPITAL in account with LEANDER HALL, Sup't.

<i>Dr.</i>		<i>Cr.</i>	
1892-93. To am't paid for—		1893. By Am't received from—	
Anæsthetics,	\$100.10	W. W. Jacobs, Treas.,	\$50,854.72
Barn Expenses,	245.08	Board of patients from	
Breadstuffs,	1,583.68	various towns in the	
Butter and Eggs,	3,307.25	State,	12,412.02
Fruits and Vegetables, . .	1,546.49	Paying Patients,	10,722.81
Freights and Cartages, . .	29.82	State Beneficiaries,	506.57
Fuel,	3,826.10	State Appropriation,	5,000.00
Furniture,	2,593.61	Marine Patients,	190.00
Gas,	1,255.28	Services of Nurses,	903.66
Groceries,	1,904.01	Sales,	51.15
Ice,	357.41	Registrar of Births and	
Instruments,	376.76	Deaths,	47.50
Meats, Fish, and Fowls, . .	7,735.58		
Medicine,	758.48		
Milk,	2,682.30		
Miscellaneous,	300.43		
Printing, Stationery, etc., .	489.38		
Repairs and Improvem'ts, .	4,125.35		
Salaries,	15,874.64		
Surgical Dressings,	750.48		
Washing and Soap,	317.32		
Water,	343.00		
Whisky, Wine, etc.,	352.17		
Total current expenses, . .	\$50,854.72		
Amount paid Treasurer, . .	29,833.71		
	<u>\$80,688.43</u>		<u>\$80,688.43</u>

*Detailed Statement of the Receipts of the HARTFORD HOSPITAL
from October 1, 1892, to October 1, 1893.*

Received from State Appropriation:

December 31, 1892,	\$1,250.00	
March 31, 1893,	1,250.00	
June 30, 1893,	1,250.00	
September 30, 1893,	1,250.00	
	<u>\$5,000.00</u>	

Received from various towns in the State:

December 31, 1892,	\$3,010.58	
March 31, 1893,	2,961.65	
June 30, 1893,	2,917.02	
September 30, 1893,	3,522.77	
	<u>\$12,412.02</u>	

Received from Paying Patients:

December 31, 1892,	\$2,873.44
March 31, 1893,	2,840.90
June 30, 1893,	2,906.35
September 30, 1893,	2,102.12
	<u>\$10,722.81</u>
Received from State for care of Soldiers,	506.57
Received from U. S. Collector for Marine Patients,	190.00
Received from Services of Nurses,	903.66
Received from Sales,	51.15
Received from Registrar of Births and Deaths,	47.50
Total Receipts,	<u>\$29,833.71</u>

Number of Persons who have Received the Benefits of the HARTFORD HOSPITAL during the Year ending September 30, 1893.

	Male.	Female.	Total.
Number of patients in the Hospital, October 1, 1892,	58	39	97
Admitted during the year,	727	442	1,169
Total,	785	481	1,266
Of this number have been discharged:			
Recovered,	391	254	645
Improved,	184	70	254
Not improved,	46	51	97
Died,	96	63	159
Total,	717	438	1,155
Remaining October 1, 1893,	68	43	111

Whole number admitted to October 1, 1893,	18,016
“ “ discharged to October 1, 1893,	17,905
“ “ remaining to October 1, 1893,	111

Monthly Admissions from October 1, 1892, to October 1, 1893.

	Male.	Female.	Total.		Male.	Female.	Total.
October,	50	41	91	May,	73	39	112
November,	67	41	108	June,	59	55	114
December,	50	38	88	July,	49	26	75
January,	65	30	95	August,	65	33	98
February,	60	34	94	September,	51	34	85
March,	67	38	105				
April,	71	33	104	Total,	727	442	1,169

Americans, 649. Foreigners, 504.

Unknown, 16.

Temperate, 947. Intemperate, 222.

Occupation of Patients.

Artists,	2	Farmers,	51	Plumbers,	8
Agents,	9	Factory Operat.,	30	Papermakers,	8
Boiler-makers,	5	Firemen,	4	Porters,	3
Bakers,	5	Florist,	1	Peddlers,	7
Barbers,	3	Gardeners,	7	Painters,	14
Bartender,	1	Grinders,	2	Polishers,	9
Butchers,	5	Gunsmith,	1	Potters,	2
Blacksmiths,	7	Hostlers,	26	Quarrymen,	2
Brakemen,	30	Harnessmakers,	9	Rigger,	1
Bookkeepers,	2	Housekeepers,	183	Switchmen,	2
Brewer,	1	Hatter,	1	Sawyer,	1
Baggageman,	1	Joiners,	21	Soldier,	1
Brickmakers,	2	Jeweler,	1	Students,	6
Bootblack,	1	Janitors,	3	Stenographers,	2
Bottler,	1	Locksmith,	1	Slaters,	8
Buffer,	2	Lineman,	1	Shoemakers,	6
Cabinet-makers,	3	Letter carrier,	1	Seamstresses,	5
Clerks,	16	Launderer,	1	Seamen,	12
Cooks,	5	Laborers,	197	Stonecutters,	4
Cigarmakers,	17	Machinists,	16	Tailors,	6
Compositors,	5	Moulders,	5	Tailoress,	4
Clockmakers,	2	Milliner,	1	Tramp,	1
Conductors,	4	Merchants,	2	Tinsmiths,	4
Carriage-makers,	2	Masons,	14	Teamsters,	10
Contractor,	1	Mechanics,	20	Teachers,	3
Cutter,	1	Manufacturer,	1	Telephone Op's,	3
Druggist,	1	Matrons,	2	Waiters,	3
Dressmakers,	3	Music teacher,	1	Waitresses,	3
Domestics,	126	Newsboy,	1	Weavers,	5
Drivers,	5	Nurses,	16	Watchmen,	2
Engineers,	6	None,	129	Watchmaker,	1

Residence of Patients.

Ansonia,	Enfield,	Portland,
Andover,	Essex,	Plymouth,
Ashford,	Griswold,	Rocky Hill,
Avon,	Glastonbury,	Somers,
Bridgeport,	Granby,	Southington,
Bristol,	Hebron,	Saybrook,
Berlin,	Hartford,	South Windsor,
Bloomfield,	Ledyard,	Suffield,
Bolton,	Marlboro,	Simsbury,
Burlington,	Manchester,	Stafford,
Canton,	Mansfield,	Torrington,
Colchester,	Meriden,	Tolland,
Cromwell,	Middletown,	Wallingford,
Coventry,	Naugatuck,	Winchester,
Clinton,	New Britain,	Windsor,
Danbury,	Norwich,	Waterbury,
Durham,	Newington,	Wethersfield,
Ellington,	New Haven,	West Hartford,
East Hartford,	Plainfield,	Windsor Locks,
East Haddam,	Putnam,	Windham.
East Windsor,	Plainville,	

Nativity of Patients.

Africa,	1	Illinois,	5	Portugal,	1
Austria,	2	Louisiana,	3	Poland,	7
Bohemia,	1	Massachusetts,	52	Pennsylvania,	16
Chili,	1	Maryland,	9	Rhode Island,	4
Canada,	23	Maine,	6	Russia,	13
Connecticut,	428	Montana,	2	Spain,	1
Denmark,	10	Michigan,	1	Scotland,	9
Delaware,	3	New Brunswick,	5	Sweden,	42
England,	49	New Hampshire,	6	Switzerland,	3
France,	7	New Jersey,	8	Turkey,	6
Germany,	60	Nova Scotia,	2	Unknown,	16
Georgia,	1	New York,	70	Virginia,	5
Hungary,	2	Norway,	2	Vermont,	18
Indiana,	2	North Carolina,	6	Wisconsin,	1
Ireland,	232	Newfoundland,	2		
Italy,	23	Ohio,	3		

DONATIONS.

Through the kindness of the editors we have received the *Hartford Daily Times*, the *Hartford Daily Courant*, the *Hartford Daily Post*, the *New York Medical Journal*, the *Churchman*, the *Hartford Telegram*, and the *Medical Times and Register*.

BOOKS, MAGAZINES, AND PAPERS.

Mrs. Perkins, Mrs. E. R. Rexford, Mrs. H. G. Howe, Mrs. F. B. Loomis, Mrs. H. C. Chapman, Mrs. G. E. Sanborne, Mrs. E. M. Bunce, Mrs. A. C. Hills, Mrs. J. P. Harbison, Mrs. C. C. Champlin, Miss Simons, Mrs. J. S. Quin, Mrs. F. Leventhal, Mrs. C. S. Hills, Mrs. J. A. Smith, Mrs. M. E. Cook, Mrs. A. E. Gridley, Mrs. N. E. Miller, Miss E. W. Rose, Mrs. Shipman, Mrs. R. E. Day, Mrs. Atwood Collins, Mrs. A. P. Hyde, Mrs. C. W. Hills, Mrs. Henry Roberts, Rev. E. A. Smith, E. T. Pierce, L. H. Sweet, Hartford Public Library, F. W. Cheney, W. B. Townsend, Edward Goerz, James Stone, St. John's Church, Dr. H. E. Russeque, P. C. Royce, Garret Brower, Berlin Bridge Co., St. Mary's Guild of St. John's Church, A. E. Burr, Mrs. Lorin Palmer, Middle Haddam, Keppler & Schwarzman (Puck), New York City, Paul F. Williams, New York, St. Andrew's Cross for the year, Pupils of Room 19, Brown School, subscription to St. Nicholas for one year, W. H. Hall, West Hartford, A. D. Pierce.

CLOTHING, OLD LINEN, COTTON, ETC.

Mrs. James Cowles, Mrs. W. M. Gray, Miss Bigelow, Mrs. W. H. A. Fenton, Mrs. A. C. Hills, Mrs. W. M. Hudson, Mrs. E. R. Rexford, Mrs. W. A. Rice, Mrs. H. W. Torrey, Mrs. H. K. W. Welch, Mrs. M. S. Munsill, Mrs. H. G. Howe, Mrs. C. O. Deming, Mrs. Hoadley, Mrs. C. O. Spencer, Mrs. E. L. Sluyter, Mrs. S. B. St. John, Mrs. G. A. Gay, Mrs. M. R. Singley, Mrs. W. B. Franklin, Mrs. A. C. Hills, Mrs. J. P. Harbison, Miss Hattie Filley, Mrs. F. O. Clark, Mrs. Ranney, Mrs. C. R. Forrest, Mrs. O. D. Case, Mrs. L. C.

Dewing, Mrs. E. A. Smith, Miss Hendee, Miss Carrie Bowles, Mrs. D. R. Woodford, Mrs. C. E. Wilson, Mrs. C. B. Forbes, Mrs. R. L. Lloyd, Miss Elizabeth Goodwin, Mrs. J. G. Batterson, Mrs. J. A. Smith, Mrs. W. J. Pierce, Miss Bridgeman, Mrs. N. H. Spencer, Mrs. H. Ferguson, Mrs. N. E. Miller, Mrs. A. Allen, Mrs. E. Crowell, Mrs. Geo. B. Parmelee, Mrs. E. M. Burr, Mrs. A. P. Hyde, Mrs. D. M. Rogers, Mrs. Stephen Marston, Mrs. C. D. Francis, Mrs. Geo. E. Sanborn, H. C. Hayden, C. G. Munyan, W. A. M. Wainwright, Rev. R. F. Wheeler, E. W. Parrish, Rev. F. D. Harri- man, F. W. Cheney, Hart Talcott, E. R. Beardsley, M. Spencer, J. B. Powell, Mr. Underwood, Needle Work Guild, H. A. Child, Brooklyn, N. Y., Odds and Ends Circle, King's Daughters.

FRUITS AND FLOWERS.

Mrs. John Coombe, Mrs. J. G. Batterson, Mrs. Geo. G. Sill, Mrs. E. K. Mitchell, Mrs. E. M. Francis, Mrs. George Clark, Mrs. House, Mrs. Charles Fuller, Mrs. Mills Munsill, Mrs. Phelps, Mrs. Wm. H. Lee, potted plants and palms, Mrs. Griswold, Wethersfield, N. S. Wheeler, A. C. Bates, East Granby, Home Mission Band, Miss Bosworth, East Hartford, Home Missionary Society, South Park M. E. Church.

MISCELLANEOUS.

Mrs. Fred Davis, shoes; Alice and Marion Welch, valentines for the children; Mr. and Mrs. Alex. Curry, bon bons and lady fingers for the children; F. W. Cheney, toys; Mrs. E. K. Mitchell, 7 glasses of jelly; Mrs. Geo. E. Perkins, wheel chair, crutches, fans, etc.; Dr. E. G. Swazey, one rotary pump; Miss Mabel Perkins, toys and games; Warburton Chapel, two ankle braces; P. & J. Besse, ice cream and cakes; Mrs. D. M. Rogers, toys.

THANKSGIVING AND CHRISTMAS.

Miss Cora Pardee, \$5.00; Mrs. S. B. Hawley, \$5.00; Hon. D. W. Pardee, \$10.00; Mrs. A. L. Gillette, toys and books; Miss Anna B. Chapman, toys and books; Dorothy Davis, 6 books; Elsa St. John, toys; Mrs. H. E. Hastings, toys; Dr. H. E. Russegue, toys; Burritt & Rockwell Kindergarten, New Britain, scrap books; Normal School Kindergarten, New Britain, scrap books; children of Terry- ville Kindergarten, scrap books.

GENERAL STATISTICS.

YEARS.	Admitted during the year.	NUMBER EACH YEAR.						Remaining at the end of the year.	Daily average for the year.	NUMBER EACH DAY.	
		Under Care.	Discharged.	Recovered.	Improved.	Not Improved.	Dead.			Greatest.	Least.
1860-1861,	45	45	32	21	7	1	3	13	12	14	1
1861-1862,	258	271	214	159	20	12	23	57	27	85	14
1862-1863,	107	164	141	103	15	5	18	23	18	57	11
1863-1864,	157	180	149	103	14	8	24	31	27	45	21
1864-1865,	132	163	142	102	2	9	29	21	27	31	21
1865-1866,	196	277	172	133	5	8	26	45	35	49	21
1866-1867,	221	266	211	176	8	5	24	55	44	59	29
1867-1868,	251	306	250	183	16	15	36	56	50	63	33
1868-1869,	259	315	260	192	18	16	34	55	55	67	42
1869-1870,	248	339	298	220	21	20	37	41	50	62	36
1870-1871,	329	370	303	210	28	18	50	64	63	67	39
1871-1872,	347	411	345	215	42	46	41	66	62	71	59
1872-1873,	370	436	368	206	70	31	55	68	69	76	56
1873-1874,	452	520	422	299	36	29	58	98	79	98	63
1874-1875,	492	590	486	323	53	29	53	104	95	119	71
1875-1876,	603	707	573	376	64	35	57	134	113	136	90
1876-1877,	599	733	613	378	85	49	72	120	130	149	112
1877-1878,	914	1,034	944	591	117	66	100	90	101	122	80
1878-1879,	538	628	533	307	93	37	68	95	97	113	87
1879-1880,	597	692	589	362	93	38	66	103	94	109	78
1880-1881,	649	752	360	392	99	33	102	92	96	107	83
1881-1882,	736	828	734	404	154	62	89	94	97	115	90
1882-1883,	723	817	720	391	161	63	95	97	94	117	83
1883-1884,	701	798	697	362	158	69	93	101	98	118	86
1884-1885,	747	848	746	390	177	81	85	102	114	139	92
1885-1886,	741	843	743	404	178	60	90	100	107	130	63
1886-1887,	770	870	760	402	162	66	117	110	108	139	83
1887-1888,	745	855	764	436	146	56	108	91	108	137	87
1888-1889,	845	936	831	496	148	61	117	105	111	143	83
1889-1890,	998	1,103	983	566	183	71	144	120	127	156	105
1890-1891,	928	1,048	946	522	195	82	145	102	110	132	83
1891-1892,	1,074	1,176	1,079	581	271	75	152	97	120	157	89
1892-1893,	1,169	1,266	1,155	645	254	97	159	111	122	145	88
17,967		17,596	10,650	3,097	1,341	1,370					

LEANDER HALL, *Superintendent.*

PROSPECTUS
OF
TRAINING-SCHOOL FOR NURSES.

ADMISSION OF PUPILS TO THE TRAINING-SCHOOL.

1. The Directors of the Hartford Hospital have made arrangements for giving at the Hospital a two-years training to women desirous of becoming professional nurses. The demand for hospital-trained nurses is great, and a well-trained nurse is practically sure of sufficient work after graduation.

2. Persons wishing to receive the course must apply to the Superintendent of the Hospital or the Matron, when, upon approval of the Executive Committee, they will be received as pupil nurses in the Hospital.

3. Candidates must be unmarried or widowed, over twenty-one and under thirty-five years of age; they must present a certificate of sound health from their physician; also a certificate from some responsible person of their good character.

4. Applicants will be received for one month on probation, during which time they will be boarded and lodged at the expense of the Hospital, but will receive no compensation if they leave before the expiration of the month or are found incompetent.

5. The Superintendent or the Matron of the Hospital will have full power to decide as to the fitness of the nurses for the work, and will report to the Executive

Committee the propriety of dismissing or retaining them at the end of the month for trial.

6. The same authority can discharge them in case of misconduct or inefficiency, subject to the approval of the Executive Committee.

7. They will reside in the Hospital, and serve as assistants in the wards of the Hospital; the second year they will be assigned by the lady Superintendent, either to act as nurses in the Hospital, or to be sent to private cases among the rich or poor. When in service they are expected to wear the Hospital uniform.

TRAINING.

Those persons complying with the foregoing conditions will be accepted as pupils by signing a written agreement to remain at the school for two years, and to conform to the rules of the Hospital.

The instruction includes:

1. The dressing of blisters, burns, sores, and wounds; the preparation and application of fomentations, poultices, and minor dressing.

2. Application of leeches and subsequent treatment.

3. Administration of enemata, the use of the female catheter, and the giving of baths.

4. The care of the patient's room, the principles of ventilation, and their practical application.

5. The best method of friction to the body and extremities.

6. Management of helpless patients, moving, changing, managing positions, and preventing bed sores.

7. Emergencies and their treatment, bandaging, making bandages and rollers, and lining splints.

8. Making beds and changing sheets while the patient is in bed.

9. That no part of the Hospital is clean if it can be made cleaner.

The pupils are taught to prepare food, drinks, and stimulants for the sick; all that pertains to night, in distinction from day nursing; to report to the physician accurate observations of the state of the secretions, excretions, pulse, skin, appetite, temperature of the body, intelligence (as to delirium or stupor), breathing, sleeping, condition of wounds, eruptions, formation of matter, effect of diet, stimulants, and medicine, and to learn the management of convalescents.

Instruction will be given by attending and resident physicians and surgeons at the bedside, and in various other ways by the Matron and her assistants, and under their direction by the head nurses.

The pupils will pass through the various wards, serving and being taught. They will be supplied with board and lodging, and will be paid for their clothing and personal expenses ten dollars a month for the first and fourteen dollars a month the second year. This sum, with their education, is considered a full equivalent for their services. When the full term of two years is completed, the nurses thus trained, after passing a final examination, will receive diplomas, certifying to their knowledge of nursing, their ability, and good character. The medal and diploma, or either, of any graduate of the training-school may be revoked for cause by the Executive Committee.

Copy of the paper to be filled out in the candidate's own handwriting and sent to the Superintendent of the Hartford Hospital, Hartford, Conn.

Questions to be answered by the candidate :

1. Name in full, and present address of candidate.
2. Are you a single woman or a widow ?
3. Your present occupation or employment ?

4. Age last birthday, and date and place of birth?
5. Height? Weight?
6. Where educated?
7. Are you strong and healthy, and have you always been so?
8. Are your sight and hearing perfect?
9. Have you any physical defects?
10. If a widow, have you children? How many? Their ages? How are they provided for?
11. Where (if any) was your last situation? How long were you in it?
12. The names in full, with addresses, of two persons to whom you refer. State how long each has known you. If previously employed, one of these must be the last employer.
13. Have you ever been a pupil of any other training-school?
14. Have you read, and do you clearly understand, the regulations?

I declare the above statement to be correct.

(Signed)

Candidate.

Date.

For information regarding the reception of pupils in the Training School, or copies of the above application, apply in writing or personally to the Superintendent or Matron of the Hartford Hospital.

LIST OF GRADUATES

HARTFORD HOSPITAL TRAINING-SCHOOL FOR NURSES.

1879.

Mrs. Caroline A. House,
Miss Hannah M. Callagan,
*Miss Amelia Cooke,

Mrs. Annie Morrelle,
Miss Lydia S. Woodward.

1880.

† Miss Lizzie T. Oliver,
Miss Mary E. Crane.

Miss Ida F. Barnes.

1881.

Miss Kate E. Kinne,
† Miss Alice M. Noble,
† Miss Alice M. Delano,
† Miss Georgette T. Rogers,

Miss Annie C. Abbe,
Miss Marion E. Kingsley,
Miss Annie M. Wakefield.

1882.

† Miss Mattie E. Kingsley,
† Miss Mary I. Denison,
Miss Elizabeth L. Goodale,

Miss Lydia B. Roberts,
Miss Jennie McLaughlin.

1883.

† Miss Alice Ewen,
† Miss Harriet M. Hosking,
Miss Lucy A. Kirk,
*Mrs. Zoe M. Tucker,

Miss Sarah M. Sheldon,
Miss Eliza C. Smith,
Miss Charlotte F. Schulz,
Miss Hannah L. Russell.

1884.

† Miss Emma Strickland,
† Miss Harriet E. Fuller,
† Miss Maria A. Clark,
*† Miss Josie L. Hubbard,

Miss Emma J. Osborne,
Miss Jennie M. Beardsley,
Miss Alice M. Gardner.

1885.

Miss Lucy Way,
† Miss Minnie L. McLese,
† Miss Emilie M. Pugsley,
Miss Mary E. Brown,

Miss Mary A. Murphy,
Miss Lillian C. Catlin,
Miss Mary H. Patch.

* Died.

† Married.

Miss Martha B. Parker,
Miss Hattie E. Crocker,
Miss Ella J. Holcombe,
† Miss Gertrude E. Morley,
Miss Emma L. Tirrell,

*Miss Carrie Swettenham,
Miss Annie C. McNeil,
Miss Annie Figgis,
Miss Emma Carver,

Miss Maria A. Wakefield,
† Miss Hattie B. Smith,
Miss Jennie McColister,
† Miss Jessie T. Jeffrey,

Mrs. Ida D. Lewis,
† Miss Annie E. North,
Miss Allie Cornelius,
† Miss Henrietta E. Willett,

Miss Alice M. Smith,
Miss Jennie R. Field,
Mrs. Addie R. Young,
† Miss Alma A. Robinson,
Miss Nancy R. Cornelius,

Miss Mary M. Brown,
Miss Emma J. Lyman,
Miss Lillie Wind,

Miss Annie E. Palmer,
Miss Mary A. Rogers,
Miss Minnie I. Bacon,
Miss Mary L. Marsh,
Miss Mary A. Farnsworth,

Miss Lillian M. Alexander,
Miss Janie McNeil,
Miss Lois Pomeroy,
Miss Annie E. Brazos,
Miss Ellen S. Richardson,
Miss Minnie A. Havens,
Miss Lillian A. Dermont,

1886.

Miss Minnie Hicks,
Miss Elma A. Bennett,
Miss Rebecca LaMonte,
Miss S. Alice Griswold.

1887.

Miss Jennie B. Methven,
† Miss Nellie T. Manning,
Miss Jennie McKean,
Miss Juliette A. Parsons.

1888.

Miss Helen McCloy,
Miss Delia L. Bridgeman,
Miss Annie Black.

1889.

Mrs. Addie L. Lloyd,
Miss Ella E. Gibbs,
Miss Bessie C. Taber,
Miss Rilla J. Perry.

1890.

Miss Delia M. Smith,
Miss Harriet A. Lorber,
Miss Martha J. Wilkinson,
Miss Isabella M. Snelling,
Miss Mary J. Barr.

1891.

Miss Emma B. Richards,
Miss Etta A. Straw,
*Mrs. Eva C. Swift.

1892.

Miss Jessie M. Randall,
† Miss Mary T. Harrison,
Miss Hattie E. Allen,
Miss Lois S. Peck,
† Miss Ella J. French.

1893.

Miss Eleanor Campbell,
Miss Carmel Cretcher,
Miss Mildred E. Sherwood,
Miss Emily A. Dalton,
Miss Harriet Hendrick,
Miss Eva Trenholm.

LIST OF LECTURES AND SUBJECTS DELIVERED TO THE
TRAINING-SCHOOL FOR 1892-93.

DATE.	LECTURER.	SUBJECT.
Oct. 12, 1892,	Dr. C. C. Beach,	The preparation of medicines, their doses and methods of administration.
" 19, "	" "	Poisons and their emergencies.
" 26, "	Dr. Fuller,	The Physiology of digestion, including nutritive enemata.
Nov. 2, "	Dr. Knight,	Topographical anatomy.
" 9, "	" "	Care of the dead, and autopsies.
" 16, "	" "	Circulation, pulse, temperature, respiration, secretions, and excretions.
" 23, "	" "	Examination of urine.
" 30, "	Dr. E. K. Root,	General medical nursing, including the use of leeches, blisters, cupping, enemata, and baths.
Dec. 7, "	Dr. Fuller,	Special nursing in cases of fever.
" 14, "	Dr. Davis,	Care of the sick room (ordinary).
" 22, "	" "	Care of the sick room (contagious diseases).
" 29, "	Dr. E. K. Root,	General medical nursing, including the use of leeches, blisters, cuppings, enemata, baths.
Jan. 4, 1893,	Dr. C. C. Beach,	Anatomy of the skin.
" 11, "	" "	Care of the skin.
" 18, "	Dr. Wainwright,	Theory of wounds, including inflammation.
" 25, "	" "	Suppuration, erysipelas, septicæmia, pyæmia, and gangrene.
Feb. 1, "	" "	Principles of antiseptic surgery.
" 8, "	Dr. Storrs,	Special nursing in diseases of the thoracic organs.
" 15, "	" "	Special nursing in diseases of abdominal organs.
" 22, "	Dr. Ingalls,	Special nursing in obstetrics.
Mar. 1, "	Dr. Davis,	Surgical dressings.
" 8, "	Dr. Cook,	Fractures.
" 15, "	" "	Application of splints.
" 22, "	Dr. Fuller,	Rest cure.
" 29, "	" "	Nursing in convalescence.
April 5, "	Dr. Ingalls,	Special nursing in obstetrics.
" 12, "	Dr. E. K. Root,	Special nursing in diseases of the nervous system.
" 19, "	" "	Massage, Chorea, Convulsions, Epilepsy.
" 26, "	Dr. Ingalls,	Special nursing in gynecological cases.
May 3, "	" "	Special nursing in gynecological cases.
" 10, "	Dr. Downs,	Special nursing in mental diseases.
" 17, "	" "	Special nursing of the insane.
" 24, "	Dr. Jarvis,	Special nursing in tracheotomy and abdominal surgery.
" 31, "	Dr. Campbell,	Administration of anæsthetics.
June 7, "	" "	Care of patients before and during operations.
" 15, "	" "	Shock, hemorrhage, and collapse.
" 22, "	" "	Special nursing in children.
" 29, "	Dr. Bacon,	Special nursing in diseases of the ear.
July 6, "	" "	Special nursing in diseases of the eyes.

LIST OF LECTURES AND SUBJECTS TO BE DELIVERED TO
THE TRAINING-SCHOOL DURING THE ENSUING YEAR.

DATE.	LECTURER.	SUBJECT.
Sept. 20, 1893,	Dr. Knight,	Topographical anatomy.
" 27, "	Dr. Fuller,	Physiology of digestion.
Oct. 4, "	" "	Significance of sounds in auscultation and percussion. Symptoms of aortic and mitral disease.
" 11, "	" "	Rest cure.
" 18, "	" "	Nursing in convalescent and chronic cases.
" 25, "	Dr. Davis,	Care of the sick room (ordinary).
Nov. 1, "	" "	Care of the sick room in contagious disease.
" 8, "	" "	History of antiseptic surgery. Its principles as applied to dressings.
" 15, "	Dr. Knight,	Circulation, respiration, secretions and excretions. Observation and significance of pulse and temperature.
" 22, "	" "	Examination of urine.
" 29, "	Dr. Storrs,	Special nursing in diseases of the abdominal organs.
Dec. 6, "	" "	Special nursing in diseases of the thoracic organs.
" 13, "	Dr. Beach,	Nursing of sick children.
" 20, "	Dr. Root,	Special nursing in cases of fever.
Jan. 3, 1894,	" "	Baths, leeches, blisters, cups, enemata.
" 10, "	" "	Diet in disease and convalescence.
" 17, "	Dr. Cook,	Fractures.
" 24, "	" "	Application of splints.
" 31, "	" "	Nursing of orthopædic cases.
Feb. 7, "	Dr. Ingalls,	Obstetrics.
" 14, "	" "	Obstetrics.
" 21, "	" "	Special nursing in gynecological cases.
" 28, "	Dr. Wainwright,	Theory of wound healing. Inflammation.
Mar. 7, "	" "	Suppuration, erysipelas, septicæmia, pyæmia, gangrene.
" 14, "	Dr. Beach,	Anatomy of the skin.
" 21, "	" "	Care of the skin.
" 28, "	" "	Emergencies.
April 4, "	Dr. Jarvis,	Special nursing of laparotomy.
" 11, "	" "	Special nursing of trachæotomy.
" 18, "	Dr. Campbell,	Administration of anæsthetics. Preparation and care of patients.
" 25, "	" "	Shock, hemorrhage, collapse.
May 2, "	Dr. Bacon,	Special nursing of eye and ear.
" 9, "	Dr. Downs,	Anatomy of the brain.
" 16, "	" "	Special nursing of the insane.
" 23, "	" "	Special nursing of the insane.

RULES

FOR THE

ADMISSION OF PATIENTS TO THE HARTFORD HOSPITAL.

1. All patients are admitted by permits from one of the Executive Committee, or from the Superintendent, who shall arrange the price per week, according to the circumstances of the case and accommodations required.

2. All permits are subject to the approval of the Executive Committee, at their regular Hospital meeting.

3. Those who are able to contribute toward their support are received at an agreed rate.

4. The ordinary charge per week is \$6.00, which includes medical and surgical care, together with medicine and nursing.

5. Persons who are desirous of extra accommodations are charged according to circumstances.

6. Persons who are destitute of friends and means are provided for in various ways.

7. Those persons only who are carried directly from the place of accident are admitted without a certificate from the Executive Committee or Superintendent.

8. No persons having venereal or contagious diseases are admitted into this institution (except by special permit).

Copy of Bond.

HARTFORD, CONN., 18 .

Upon the admission of _____ of _____ into the "HARTFORD HOSPITAL," at Hartford, I engage to provide or pay for a sufficiency of clothing for _____ use, and

pay the Treasurer of said institution dollars per week for board, medicine, and medical attendance; cause said patient to be removed when discharged, and, in the event of death, to pay the expenses of burial.

Principal.

For value received, I hereby engage to become responsible for the fulfilment of the above stipulations.

Surety.

RULES FOR THE ADMISSION OF VISITORS.

1. Visitors are welcome to the Hospital every week-day, between the hours of 2 and 5 P. M., and on Sunday, for the purpose of attending Divine worship, but on that day they must leave the wards when the services are ended.

2. Visitors shall not enter the wards without the consent of the Superintendent or Matron.

3. Visitors must deposit with the Superintendent or Matron any articles of food or delicacies intended for patients, which articles will be distributed as requested, if not inconsistent with the condition of said patient.

ACTS OF LEGISLATION.

ACT INCORPORATING HARTFORD HOSPITAL.

Resolved by the Senate and House of Representatives in General Assembly convened:

SECTION 1. That David Watkinson, Ebenezer Flower, A. S. Beckwith, S. S. Ward, A. W. Butler, A. M. Collins, Wm. T. Lee, Job Allyn, Samuel Colt, James B. Crosby, Albert Day, Chester Adams, James G. Bolles, George Beach, Thomas Smith, Jonathan Goodwin, A. W. Birge, Lucius Barbour, and Charles T. Hillyer, and all such persons as are from time to time associated with them, for the purpose of establishing and maintaining a hospital in the city of Hartford, and their successors, be, and they hereby are, incorporated for said purpose, and made a body corporate and politic, by the name of the Hartford Hospital, and by that name shall be capable of suing and being sued, pleading and being impleaded, and may make purchases, take, receive, hold, sell, and convey estate, real and personal, to such an amount as may be necessary for the purposes of said corporation; may have a common seal, and the same may alter and change at pleasure, and may make and execute such by-laws and regulations, not contrary to the laws of this State or of the United States, as shall be deemed necessary for the well-ordering and conducting the concerns of said corporation.

SEC. 2. That said corporation shall be governed by the following articles:

ARTICLE 1. This corporation shall be called the Hartford Hospital. Persons contributing for the use of the corporation at any one time the sum of fifty dollars shall be members for life. Persons contributing the sum of five hundred dollars shall be vice-presidents for life, and also directors for life; those contributing two hundred dollars shall be directors for life; those twenty-five dollars shall be members for five years, and those ten dollars shall be members for one year.

ART. 2. In order the better to carry into effect the object of the said corporation, the members thereof shall, at an annual meeting, to be held at such time and place as the by-laws of the said corporation shall direct and appoint, elect from their own number, by ballot, and by a majority of the votes given at such election, twelve persons as directors of the said corporation ; and the persons so elected, together with the mayor of the city of Hartford for the time being, shall constitute a board of directors. The directors so elected shall hold their offices for one year, and until others are elected in their places. In case of any vacancy in the board the remainder of the directors shall have power to fill such vacancy until the next election.

ART. 3. The board of directors shall, annually, as soon as may be convenient after the said annual election, elect by ballot from among their own number a president, a vice-president, and shall also elect a secretary and treasurer, who shall hold their offices for one year, and until others are elected in their stead. But as many directors may be chosen as there may be directors by subscription.

ART. 4. The said board of directors shall have power to manage and conduct all the business and concerns of the corporation, and to make such laws as may be necessary for the management and disposition of the estate and concerns of the corporation, and to appoint such officers and servants as they may deem necessary. The medical officers, including all attending and consulting physicians and surgeons, shall be appointed annually. Vacancies occurring before the expiration of the year from the time of any appointment shall be filled by the directors as soon as the same can conveniently be done.

ART. 5. A majority of the corporators shall call the first meeting for the election of officers at such time and place in the city of Hartford as they shall appoint, giving three days' notice thereof by publishing the same in the daily papers of the city ; and the annual meeting of said corporation shall be held at such time and place and on such notice as shall be fixed by the by-laws of said corporation.

SEC. 6. This act may be altered, amended, or repealed by the General Assembly.

Approved, May session, 1854.

RESOLUTION AMENDING THE CHARTER OF THE HARTFORD
HOSPITAL.

Resolved, That additional members of said corporation may hereafter be elected at any annual meeting by a two-thirds vote of those present without the payment of any sum of money on the part of members so elected.

Approved, January session, 1881.

AMENDMENT OF THE CHARTER OF THE HARTFORD HOSPITAL.

Resolved by the Senate and House of Representatives in General Assembly convened:

SECTION 1. That, in addition to the powers already conferred upon the Hartford Hospital, said corporation are hereby authorized to establish, in connection with the present hospital buildings, and upon the hospital grounds, or elsewhere, an Old People's Home, or a department or home for the accommodation, support, and maintenance of such aged and infirm persons as shall, from time to time, be admitted to the comforts and privileges of such department or Home, and erect the necessary buildings therefor, and sustain the said Home with such funds and means as shall be given for that purpose, or paid by or for the benefit of the persons admitted to said Home. The board of directors of said Hartford Hospital shall have the power to make and execute any and all such by-laws, rules, and regulations in relation to such department or home, and the management of the same, and the funds pertaining thereto, and generally all the concerns of said department, not contrary to the laws of this State or of the United States, as shall be deemed necessary or proper for the well-ordering and conducting the concerns of said department, and the same to repeal or change at pleasure; and may appoint, if deemed expedient, a board of managers for said department, with such powers as they shall deem proper, and also such officers and servants as they may deem necessary.

All the rights and privileges conferred by the charter of the Hartford Hospital upon persons contributing for the use of said corporation shall be had and enjoyed by persons and parties limiting their contributions to the use of the department for the aged and the infirm as fully and to the same extent as if no such limitation was connected with such contributions.

All the money and funds already, or which shall be, given or contributed for the uses and purposes of the Hartford Hospital shall be confined to and used for the benefit of the hospital department, and all moneys and funds in any way given or contributed for the aged and infirm department shall be held and used exclusively for that department, under such rules and regulations as may be adopted in relation to a division of the common expenses pertaining to the two departments, which cannot be kept separately and accurately divided.

This department of the Hartford Hospital shall be known as the Old People's Home, and any and all moneys, gifts, legacies, devises, bequests, or other contributions given to the Old People's Home, or for its use, or to the Hartford Hospital, or to any other trustee or trustees, for or in trust for the use of the Old People's Home, shall be good and effectual, and shall be for the use of this department for the aged and infirm created under this act.

SEC. 2. This resolution may be altered, amended, or repealed at the pleasure of the General Assembly.

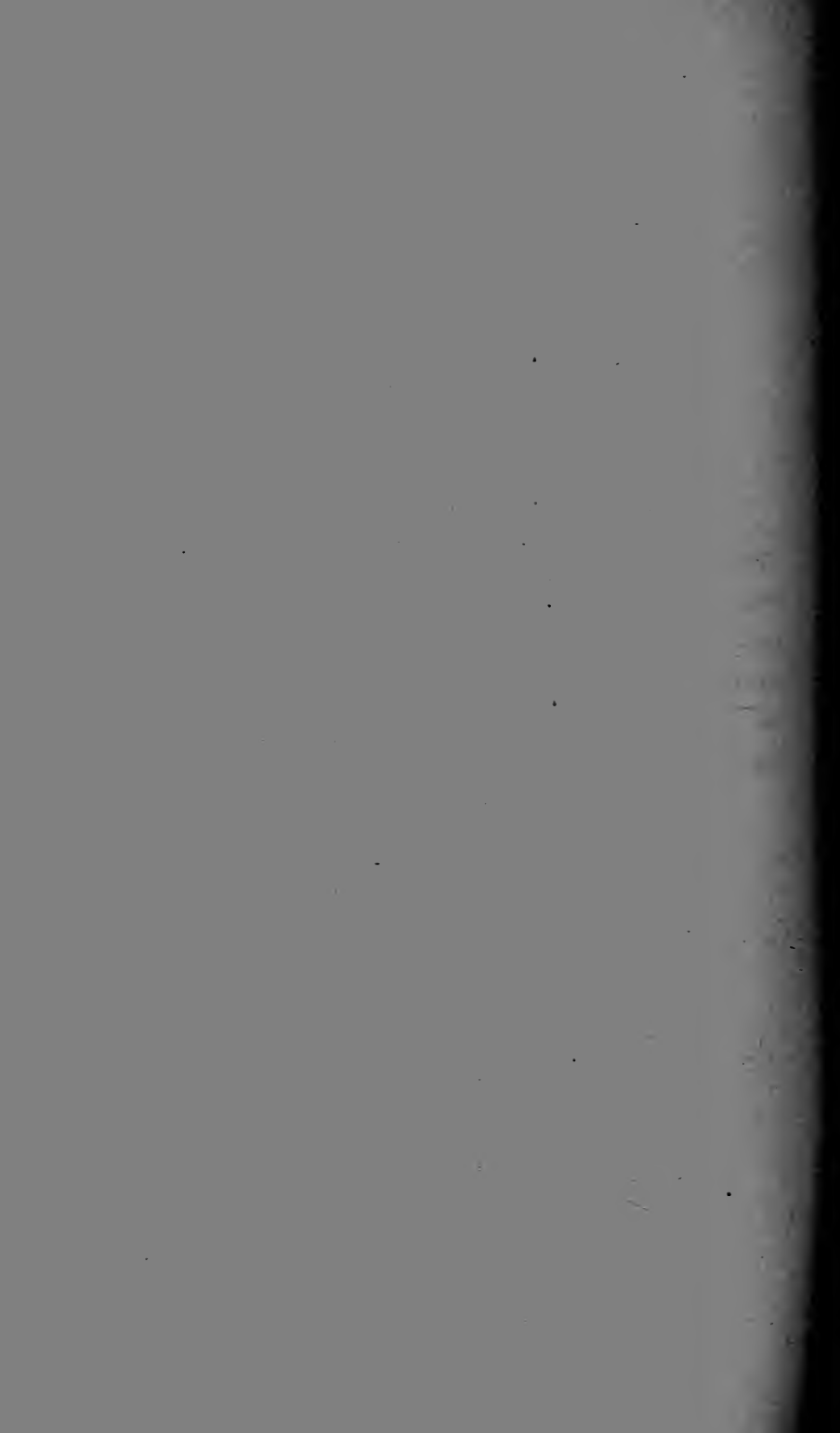
Approved, June 19, 1873.

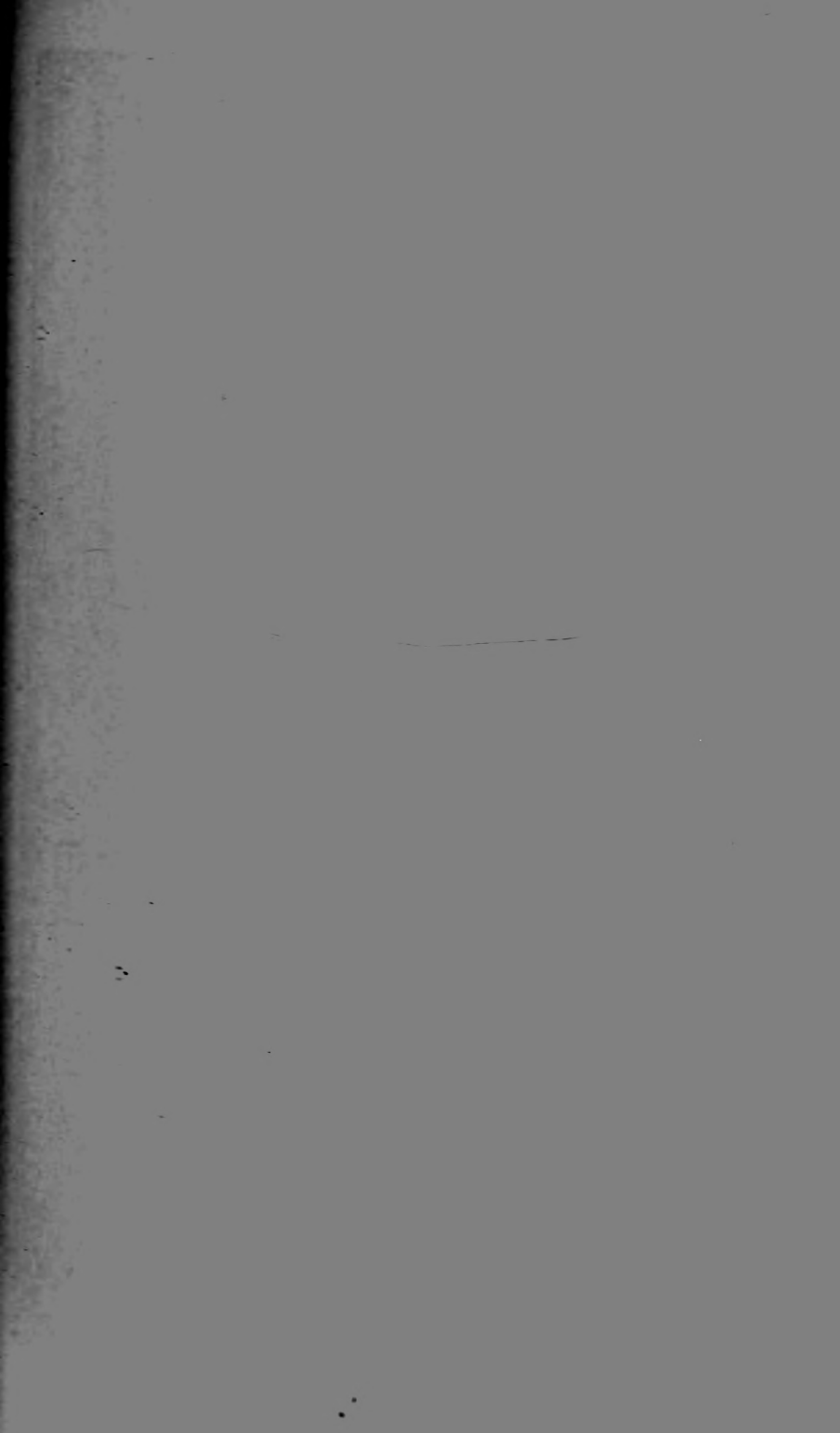
FORM OF BEQUEST.

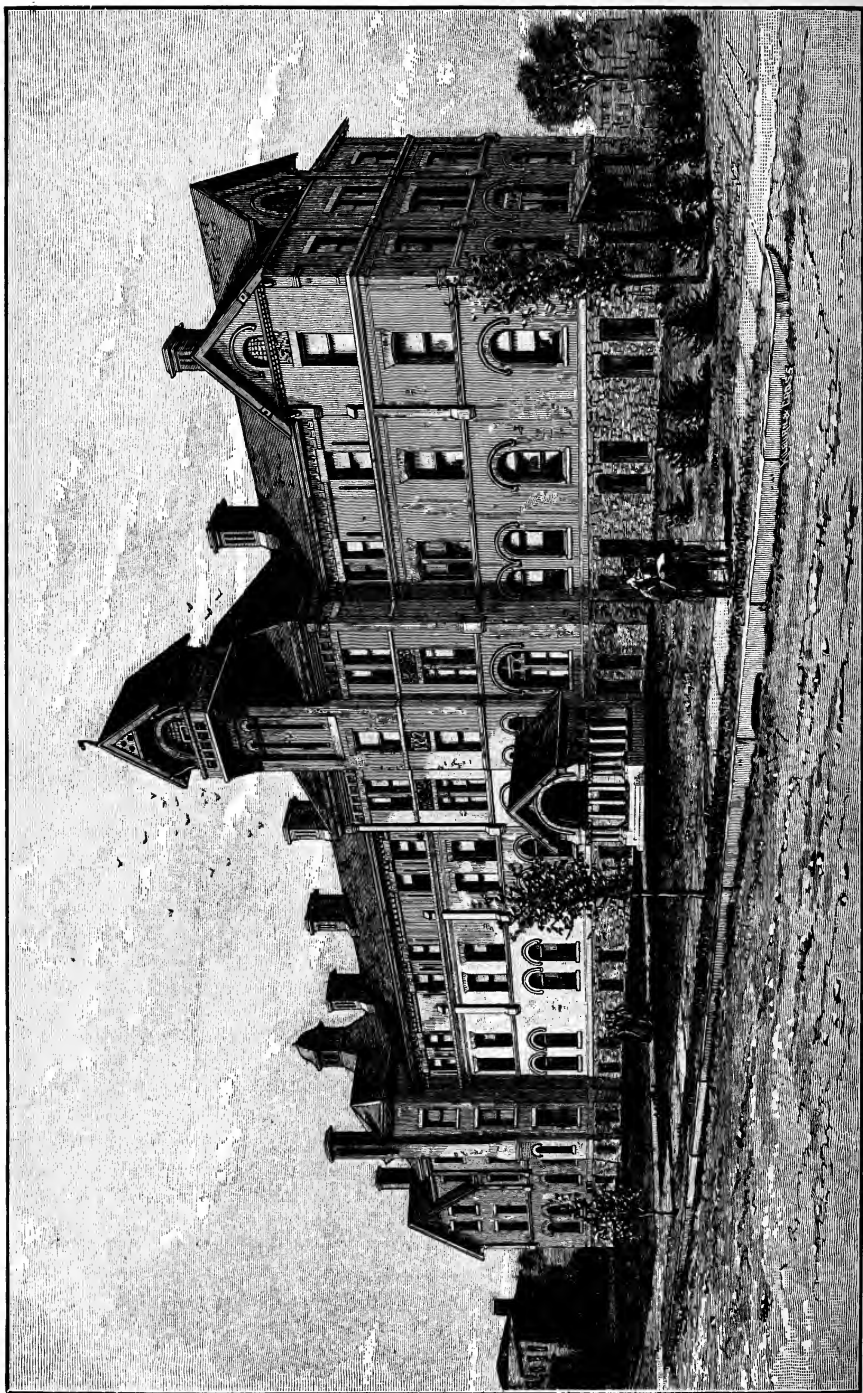
FORM OF BEQUEST TO THE HARTFORD HOSPITAL.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of said institution.

NOTE.— Five thousand dollars will endow a free bed in the
HARTFORD HOSPITAL.







OLD PEOPLE'S HOME

OLD PEOPLE'S HOME.

OFFICERS OF THE OLD PEOPLE'S HOME.

Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.

HARMON G. HOWE, M.D., 51 Church St.

THOMAS SISSON, 259 Main St.

Superintendent.

LEANDER HALL.

Matron.

MRS. ELIZABETH J. FOX.

Assistant.

MISS CARRIE M. FOX.

THE NINTH ANNUAL REPORT OF THE OLD PEOPLE'S HOME.

To the Directors of the Hartford Hospital:

The Executive Committee hereby respectfully submit the following as the ninth annual report of the Old People's Home for the year ending October 1, 1893.

At the beginning of the year October 1, 1892, there were 83 inmates, males 30, females 53. Of these 80 were permanent inmates and 3 boarders.

Between the ages of 60 and 70,	.	.	.	15
" " 70 " 80,	.	.	.	47
" " 80 " 90,	.	.	.	20
Over the age of 90,	.	.	.	1

Six permits have been issued during the year.

Nine permanent inmates have died during the year, as follows:

Sophia Bowdich, Waterbury, age 83, residence 7 years and 5 months.

Hannah S. Freeman, Hartford, age 84, residence 5 years and 2 months.

Norman Mills, Unionville, age 81, residence 1 year and 8 months.

Mary E. Hine, Waterbury, age 80, residence 5 years.

Ann Westland, Hartford, age 69, residence 4 years and 2 months.

Mary S. Miller, Hartford, age 73, residence 4 years and 8 months.

Henry Foster, Hartford, age 75, residence 3 years and 5 months.

M. Louise Wilber, Portland, age 84, residence 7 years and 6 months.

Elizabeth H. Hurlbut, West Hartford, age 88, residence 4 years and 10 months.

At the close of the year the total number of inmates was 80, males, 29, and females, 51. Permanent inmates, 79, boarders, 1.

Between the ages of 60 and 70,	.	.	.	15
“ “ 70 “ 80,	.	.	.	49
“ “ 80 “ 90,	.	.	.	15

Over the age of 90,	1
---------------------	---	---	---	---	---

There are constantly applications for admissions in advance of vacancies, thus keeping the building filled to its capacity.

FINANCIAL.

As may be seen by reference to the Superintendent's report hereby appended, the total current expense for the last year was \$13,953.21, or \$236.19 more than for the year before and \$794.15 less than two years ago. The receipts for the past year for admission fees, board, and interest were \$3,221.52, or \$3,406.03 less than a year ago. Your Committee thus have a deficiency to report for this year of \$10,731.69, and a deficiency to date of \$12,651.09.

The Treasurer's report is hereby appended. The additions to the fund during the year were as follows: Bequest of Jonathan Goodwin of \$2,500, and of Amelia Humphrey \$900.

Your Committee are satisfied that the expenses of running this institution cannot be reduced, and still retain the material comfort with which it was the design of the founders of the institution to surround the inmates, in the infirmities of age and debility of mind and body. We

are again compelled by the urgent needs of the institution to ask of all its friends most generous contributions for its support. The debt must not be allowed to increase.

Religious services have been held on Sunday afternoons conducted by clergymen of various denominations. The thanks of the Committee are due to the gentlemen and their friends.

DONATIONS.

The following donations have been received during the last year :

Miss Mary Clark, ice cream and cake for Thanksgiving, \$10 in money, Christmas cards, 15 carriages for a free ride, ice cream and cake for Christmas, three baskets of peaches, flour, Easter cards, ice cream and cake for Easter ; Misses Pardee, \$5 for Thanksgiving, \$20 for Christmas, \$10 for Easter, \$15 for carriage hire ; Edwin Taylor, books ; Thomas Sisson, honey ; P. & J. Besse, ice cream.

MATRON.

Mrs. C. J. Fox continues to fill the complex duties of Matron to the satisfaction of your Committee.

HENRY K. MORGAN,	} <i>Executive Committee.</i>
HARMON G. HOWE, M.D.,	
THOMAS SISSON,	

HARTFORD, CONN., November 17, 1893.

TREASURER'S REPORT,

FISCAL YEAR, ENDING

RECEIPTS.

Balance cash from 1892 report,	\$1,393.09
Fund, Bequest of Jonathan Goodwin,	\$2,500.00
" Amelia Humphrey,	900.00 — 3,400.00
Fund No. 2, Mariett B. Harmon, deceased inmate,	176.00
Interest,	7.24
L. Hall, Supt., collections for	
Board of inmates,	\$755.71
Rent of room to nurses,	190.00
Board of nurses,	318.57 — 1,264.28
Permanent inmate fees, Net,	1,950.00
Bills payable, borrowed from Hartford Hospital,	8,700.00
Savings Banks, drawn during year and paid various inmates,	169.56
Inmates' accounts carried to new year,	12,756.65
	<u>\$29,816.82</u>

ASSETS.

Real Estate, Fisher lot,	\$1.00
Hills lot,	1.00
Tiffany lot,	1.00
Half interest in Wildwood Farm,	1.00 — \$4.00
Trust Accounts, Savings Bank deposits,	5,351.77
Miscellaneous investments,	3,951.00 — 9,302.77
Estate of John H. Most,	7.72
Profit and loss account,	12,651.09
Cash,	825.25
	<u>\$22,790.83</u>

OLD PEOPLE'S HOME.

SEPTEMBER 30, 1893.

DISBURSEMENTS.

Balance of inmates' accounts from 1892 report,	\$11,340.48
Paid Executive Committee's orders for General Expenses at the Home,	13,943.21
Expense, Legal services,	10.00
Bills payable, notes paid, Hartford Hospital,	2,300.00
Savings Banks, deposited for credit of various inmates,	591.16
Trust Fund Account, mortgage note of C. W. Stillwell, account of Relief T. Sedgwick,	800.00
Estate John H. Most, paid taxes 1892,	6.72
Balance cash on hand,	825.25

\$29,816.82

LIABILITIES.

Fund Account No. 2, deceased inmates,	\$2,634.18
Bills payable,	6,400.00
Anna L. Franklin Fund,	1,000.00
Inmates' accounts,	12,756.65

\$22,790.83

SUPERINTENDENT'S REPORT.

The OLD PEOPLE'S HOME in account with LEANDER HALL, Supt.

DR.		CR.	
1892-93. To am't paid for		1893. By am't received from	
Bread stuffs,	\$638.70	W. W. Jacobs, Treas.,	\$13,943.21
Butter and Eggs,	967.68	Board of Inmates,	755.71
Fruit and Vegetables,	896.17	Board of Nurses,	318.57
Fuel,	1,697.39	Rent of room to Nurses,	190.00
Furniture,	322.10		
Gas,	678.31		
Groceries,	847.57		
Ice,	75.00		
Meat, Fish, and Fowl,	3,757.41		
Medicine,	33.13		
Milk,	970.00		
Miscellaneous,	28.75		
Repairs and Improvements,	362.90		
Salaries,	2,261.94		
Washing and Soap,	74.16		
Water,	192.00		
Burials,	140.00		
Total Current Expenses,	\$13,943.21		
Am't paid Treasurer,	1,264.28		
	<hr/> \$15 207.49		<hr/> \$15,207.49

TERMS OF ADMISSION.

ARTICLE I. Applicants for admission to the Old People's Home must be citizens of the County of Hartford, persons of good character, not under sixty years of age, and in reduced circumstances.

ARTICLE II. The preliminary conditions of admission for permanent inmates will be as follows, viz.:

Applicants between the ages of sixty and seventy years will be required to pay \$400, and those over seventy years of age, \$300 for a separate room.

This admission fee must be paid to the Treasurer of the Hospital upon the entrance of applicant.*

Applicants for temporary accommodations in the Home will be charged such a sum as the Executive Committee may find necessary to cover the expenses of board, washing, etc.

Such occupancy will be limited at the discretion of said committee.

ARTICLE III. A probationary period of four months will be required before the applicant can be confirmed as a permanent inmate of the Home.

ARTICLE IV. Applications for admission must be made to the Executive Committee, and a full statement of the circumstances of the applicant must be given.

ARTICLE V. Every person admitted as a permanent inmate shall sign and execute, in a book kept by the Superintendent, the agreement and conveyance hereto annexed.

ARTICLE VI. No article of furniture shall be brought into the institution without the consent of the Executive

* If from any cause an individual is not confirmed, the amount paid will be refunded, after deducting the price of the board, etc., while a resident of the Home.

Committee; such articles as shall be admitted shall be and become the absolute property of the Hospital.

ARTICLE VII. Form of agreement: The undersigned having been received as a permanent inmate and beneficiary of the Old People's Home, a department of the Hartford Hospital, in the city of Hartford, now, in consideration of the benefits assured to be as such beneficiary and of my admission thereto, I do hereby assent to and promise compliance with the rules and regulations of such Home, as they exist at the date hereof, and as the same shall be made, amended, or modified thereafter; and I do hereby sell, assign, set over, and convey unto the Directors of the Hartford Hospital, and their successors and assigns forever, all the goods, chattels, effects, and personal property of every kind, and all real estate, wheresoever the same may be situated, which I now possess, or to which I shall hereafter become entitled during my residence at the Home; and I hereby make and appoint the Treasurer of the Hartford Hospital, and his successor and successors in office, my attorney and trustee irrevocable, with full power and authority to demand, receive, collect, and recover said property, effects, and claims for the purposes hereinbefore and hereinafter stated, to pay and deliver the same to said Home. It is also understood that I may at any time terminate my connection with the Home, and that the Executive Committee of the Hospital may, in their discretion, at any time, require me to do the same. It is, however, understood that, upon payment to said Hospital of such sum or sums of money as fixed by the Executive Committee as a fair compensation for my support, and charges against me to the full extent, and for all the term in which I shall have been an inmate of said Home, then I am to receive from said Hospital such property as I have transferred to it, or the proceeds of such

property as the Executive Committee may have disposed of.

HOUSE RULES.

ARTICLE I.—DUTIES OF MATRON.

The Matron shall have the general care of the domestic affairs of the Home and of the inmates, subject to the direction of the Superintendent and Executive Committee. No person will be permitted to interfere or find fault with the Matron; but if any inmate has cause for complaint, application must be made to the Executive Committee, who will receive any statement and take action thereon as they may think proper. She shall see that all inmates, who are able to do so, shall take their meals at the family table, and that proper order is preserved; also, that suitable food shall be provided for the sick.

ARTICLE II.—DUTIES OF INMATES.

Any inmate wishing to leave the house to visit friends or otherwise must apply to the Matron for her assent, stating where he or she intends going, and when he or she expects to return. Every inmate who is able to do so will be required to keep his or her room neat and clean, and the furniture in order, and make themselves generally useful. Any inmate who shall be guilty of circulating reports injurious to the reputation of the Home, criticising and finding fault with the management, creating dissatisfaction or disturbance among its inmates, shall be admonished, and on repetition of such offense shall hereby forfeit his or her privileges, and be dismissed from the institution. It shall not be allowable for the male or female inmates to visit each other's rooms, but they may meet in the corridors, which will always be open to them.

ARTICLE III.—VISITORS.

The friends of inmates, and the public generally, may visit the Home on Thursday, between the hours of 10 and 12 o'clock A.M., and from 2 to 4 o'clock P.M. At other times visitors will be admitted only by permission of the Superintendent or Matron.

ARTICLE IV.—PHYSICIANS.

No physician except those connected with the Hospital will be allowed to attend the inmates, except by permission of the Chairman or some member of the Executive Committee.

ARTICLE V.

No spirituous liquors shall be brought into the Home, nor shall any be used by any inmate, unless the same be prescribed by the attending physician, and placed in charge of and administered by the Matron.

ARTICLE VI.

The lights shall be extinguished in the rooms of the inmates at nine in the evening, and in the halls and corridors at 10 P.M., unless the Matron, for good reasons, direct otherwise.

ARTICLE VII.

Upon the death of an inmate, the Matron shall immediately notify the Executive Committee, and also the friends, as far as their address may be ascertained. Should the funeral take place from the Home, the arrangements shall be uniform in all cases, and shall be made under the direction of the Executive Committee. The friends of the deceased may defray the expenses, or remove the remains elsewhere for interment by permission of the Superintendent.

ARTICLE VIII.

Willful violation of any of these rules or regulations by any of the inmates shall render such person liable to dismissal, in which case he or she shall not be entitled to a return of any moneys paid by such individual; such clothing or other personal effects belonging to the person dismissed may be taken. The Executive Committee may make such dismissal. Persons expelled will not be permitted to visit the Home under any circumstances. In all matters of difference between the inmates the decision of the Superintendent shall be conclusive, until modified or reversed by the Executive Committee. The orders of the Superintendent and Matron in all matters relating to the domestic government of the family must be observed by all inmates; such orders must be reported to the Executive Committee.

FORM OF BEQUEST TO THE OLD PEOPLE'S HOME.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of the department in said institution known and designated as the Old People's Home.

NOTE.

A gift of \$5,000 will endow a room in perpetuity, the donor having the privilege of nominating its occupant.

Any person wishing to offer gifts or furnish entertainments for the inmates of the "Home" must receive permission from the Superintendent or Matron.



State of Connecticut.

SEVENTH ANNUAL REPORT

OF THE

INSPECTOR OF FACTORIES

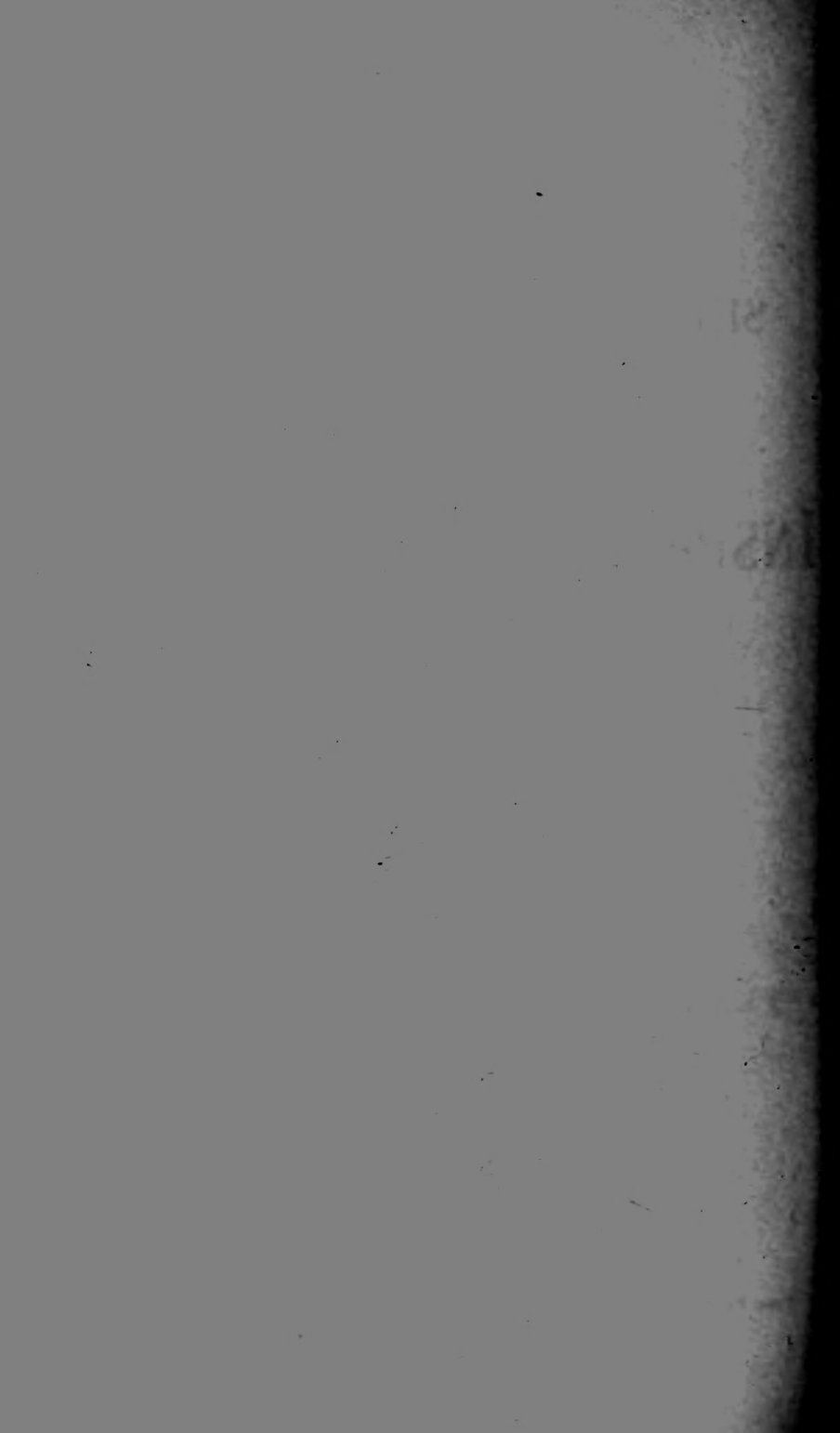
OF THE

STATE OF CONNECTICUT,

FOR THE

YEAR ENDING NOVEMBER 30, 1893.

HARTFORD, CONN. :
THE FOWLER & MILLER COMPANY, PRINTERS, 341 MAIN STREET.
1893.



State of Connecticut.

OFFICE OF INSPECTOR OF FACTORIES,

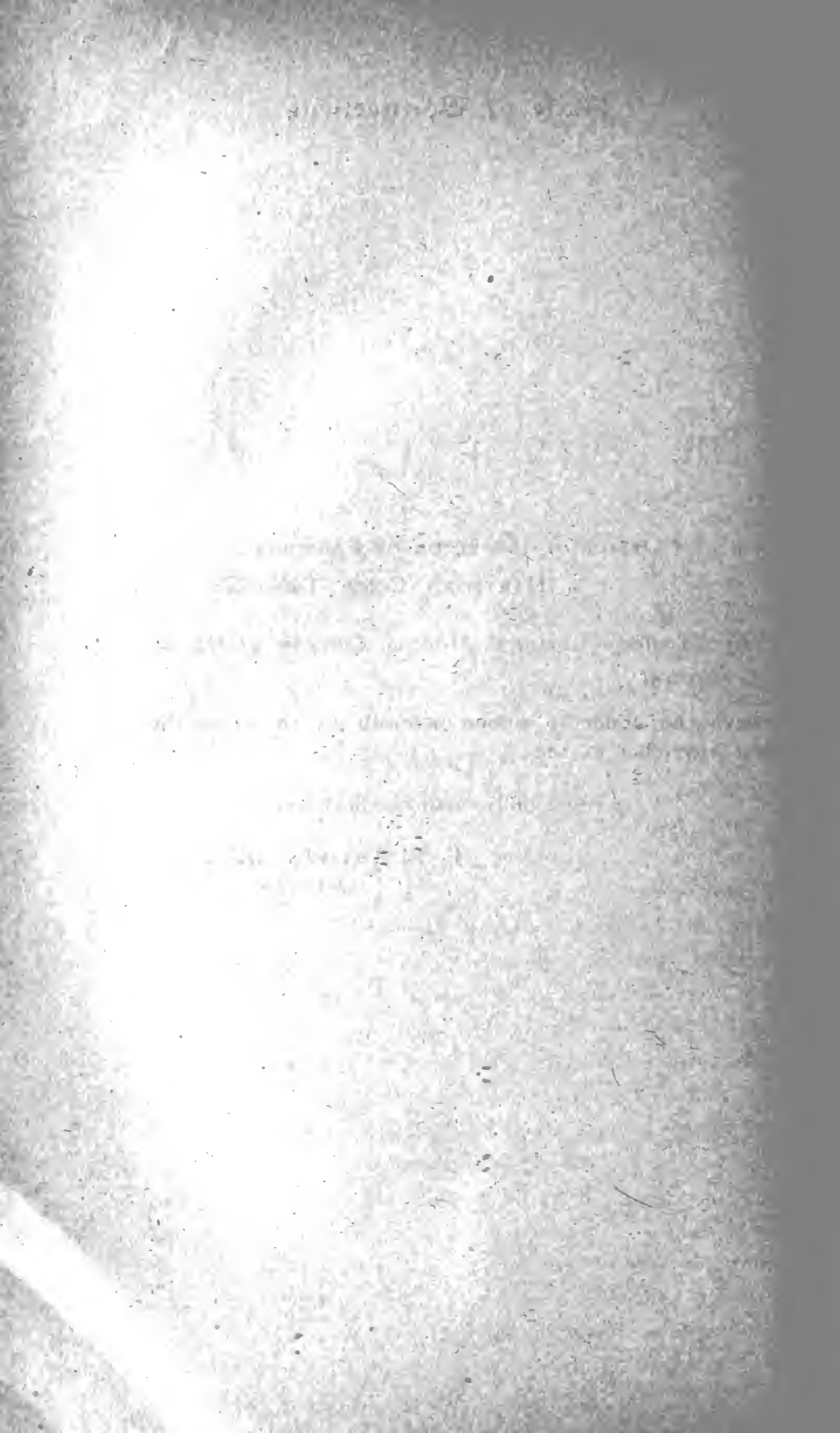
HARTFORD, CONN., December 1, 1893.

To His Excellency LUZON B. MORRIS, *Governor of the State of Connecticut:*

I have the honor to submit herewith my report for the year ending November 30, 1893.

Very respectfully, your obedient servant,

E. BURROWS BROWN,
Inspector of Factories.



State of Connecticut.

REPORT OF THE INSPECTOR OF FACTORIES.

OFFICE OF INSPECTOR OF FACTORIES,
HARTFORD, CONN., December 1, 1893.

To His Excellency LUZON B. MORRIS, Governor:

In accordance with the General Statutes, it is the duty of the Inspector of Factories to report to your Excellency, on or before the first day of December in each year, "the condition, as respects safety to life and health, of the factories, buildings, and places visited by him." In performance of such duty, I herewith submit my report, together with a detailed statement of the inspections made, and the various orders issued by this office during the year ending November 30, 1893.

At the time I entered upon the duties of this office, July 1, 1893, the business, and more especially the manufacturing interests of the country, were suffering from depression due to financial stringency. Our state, being so largely dependent on her manufacturing for prosperity, was suffering from the stagnation of business to a serious extent. Many large manufacturing establishments were reducing their working-force or the hours of work, and some were preparing to close their doors for the reason that it was daily becoming more difficult to secure funds for the payment of employees and the purchase of material. Business confidence everywhere was shaken, and during a period of three months or more the situation steadily grew worse until the tide was checked by the action of Congress on the pending issue in national finances.

It was during this period of manufacturing depression that I entered upon my duties, and the conditions were embarrassing. The primary obligations of the Inspector of Factories under the law are to the working people in the factories of this State; to care for their safety, health, and comfort, and to see that they enjoy that protection against accident or otherwise which the law aims to furnish them while engaged in their ordinary duties. On the other hand, I could not ignore the fact that the manufacturers of the State were conducting their business under unusual difficulties, financial and otherwise, and therefore that such strict and rigid enforcement of the laws relating to factory inspection as must involve a large expenditure in making changes in the factories inspected, would prove alike prejudicial to both owner and operative. Under these peculiar circumstances, and guided by what I considered to be for the mutual interest of all, it has been my aim, while having the safety and health of the working people always in mind, to so limit the changes ordered by this office, that while guarding the interests of the employed, the employer has been notified to make only such changes in his establishment as were without question necessary to secure the safety and health of those employed therein.

Reviewing the work of the five months since I entered upon my duties, I am gratified to state that our manufacturers and other employers, with only a few exceptions, have given cheerful and prompt attention to the changes suggested by this office to insure the safety and health of those in their employ. In numerous instances, it was explained that unsafe conditions would have been remedied before the Inspector called attention to them, had they been reported by foremen and others whose duty it was to have notified the proprietor of the existing danger.

FIRE ESCAPES.

One of the greatest dangers to life in large buildings in which hundreds of people are employed, is from the absence of proper fire escape facilities. This neglect is everywhere apparent, alike in the cities and in the manufacturing villages. Factories of wooden con-

struction are especially dangerous, but scarcely less so when of brick or stone if filled with highly inflammable material, and in operation often far into the night, with innumerable gas jets or lamps burning. Hundreds of men, women, and children are at work in such buildings in imminent peril from fire because of the absence of sufficient exits by stairways or any system of fire escapes.

Under Connecticut law the Inspector of Factories is without power to enforce any protection against such dangers as these.

Sections 2645, 2646, and 2647 of the General Statutes, relating to fire escapes, as amended (Section 2645, by Chapter CLIV, Public Acts of 1889, and Section 2646, by Chapter CV, Public Acts of 1893), are as follows :

SEC. 2645. Every story above the second story, not including the basement, in any workshop, manufactory, hotel, building occupied on such story as an assembly or lodge room, by any literary, benevolent, or other society, boarding house accommodating more than twelve lodgers, or tenement house arranged for or occupied by more than two families, shall be provided with more than one way of egress, by stairways on the inside or fire escapes on the outside of the building, and such stairways and fire escapes shall be kept free from obstruction and shall be accessible from each room in said story.

SEC. 2646. It shall be the duty of the first selectman of the town, or the fire marshal of the city, or the mayor of the city, when there is no fire marshal, or the warden of the borough, in which any such building is situated, to examine all buildings referred to in the preceding section, and if, on examination, he finds that such building is provided with fire escapes or stairways, as required by said section, he shall furnish the owner thereof with a certificate to that effect, in which case such owner shall not be liable.

SEC. 2647. Every owner of such building who shall violate any of the provisions of the two preceding sections, shall be fined fifty dollars.

By the foregoing sections, the matter of fire escapes is left wholly to the care and control of the local authorities. It is made their duty to examine every workshop, factory, etc., and if found upon examination that a building has more than one way of egress by stairways on the inside (regardless of the location of such stairways and their availability in case of fire) or fire escapes on the outside

(regardless as to whether they are of wood or iron, safe or unsafe), it is the duty of such authorities to furnish the owner of the building a certificate, in which case such owner is not liable. But in many towns, and especially as to factory buildings, the law is practically obsolete, and no examinations are made. Frequently, where the law as to examinations has been observed, the local officials, while honestly seeking to conform to the law, have lacked the technical knowledge and the experience necessary to enable them to judge whether existing arrangements for safety were or were not sufficient, or to determine what changes were necessary.

In other States the duty is placed upon inspectors and others having the necessary knowledge and experience. In Massachusetts, the law as to fire escapes is as follows :

AN ACT IN RELATION TO WAYS OF EGRESS AND MEANS OF ESCAPE FROM
FIRE IN CERTAIN BUILDINGS.

SECTION 1. Every building now or hereafter used, in whole or in part, as a public building, public or private institution, schoolhouse, church, theatre, public hall, place of assemblage or place of public resort, and every building in which ten or more persons are employed above the second story in a factory, workshop, or mercantile or other establishment, and every hotel, family hotel, apartment-house, boarding-house, lodging-house, or tenement-house in which ten or more persons lodge or reside above the second story, and every factory, workshop, mercantile or other establishment, the owner, lessee, or occupant of which is notified in writing by the inspector hereinafter mentioned, that the provisions of this act are deemed by him applicable thereto, shall be provided with proper ways of egress, or other means of escape from fire, sufficient for the use of all persons accommodated, assembling, employed, lodging, or residing in such building ; and such ways of egress and means of escape shall be kept free from obstruction, in good repair, and ready for use. Every room above the second story in any such building in which ten or more persons are employed shall be provided, if the inspector mentioned in the following section shall so direct in writing, with more than one way of egress by stairways on the inside or outside of the building, placed as near as practicable at opposite ends of such room ; stairways on the outside of the building shall have suitable railed landings at each story above the first, and shall connect with each story by doors or windows ; and such landings, doors, and windows shall be kept clear of ice and snow and other obstruc-

tions. Women or children shall not be employed in a factory, workshop, mercantile or other establishment, in a room above the second story from which there is only one way of egress, if the inspector mentioned in the following section shall so direct in writing. All doors and windows in any building subject to the provisions of this section shall open outwardly if the inspector mentioned in the following section shall so direct in writing.

The succeeding sections of this act make it the duty of the inspectors of factories and public buildings to examine all buildings described in the act, and to give a certificate to the owner of each building having exits or fire escapes in conformity with law. The act also prescribes the use of hose and water buckets, the guarding of steam and hot-air pipes from adjacent woodwork, and provides penalties for failing to conform to the law after four weeks' notice.

The New York law is as follows :

If, in the opinion of the factory inspector, it is necessary to insure the safety of the persons employed in any manufacturing establishment, three or more stories in height, one or more fire escapes, as may be deemed by the factory inspector as necessary and sufficient therefor, shall be provided on the outside of such establishment, connecting with each floor above the first, well fastened and secured and of sufficient strength, each of which fire escapes shall have landings or balconies not less than six feet in length and three feet in width, guarded by iron railings not less than three feet in height, and embracing at least two windows at each story and connecting with the interior by easily accessible and unobstructed openings, and the balconies or landings shall be connected by iron stairs, not less than twenty-four inches wide, the steps not to be less than six inches tread, placed at not more than an angle of forty-five degrees slant, and protected by a well-secured hand-rail on both sides with a twelve-inch wide drop-ladder from the lower platform reaching to the ground. Any fire escape so constructed shall be sufficient. Any other plan or style of fire escape shall be sufficient, if approved by the factory inspector, but if not so approved, the factory inspector may notify the owner, proprietor, or lessee of such establishment or of the building in which such establishment is conducted, or the agent or superintendent, or either of them, in writing, that any such other plan or style of fire escape is not sufficient, and may, by an order in writing, served in like manner, require one or more fire escapes, as he shall deem necessary and sufficient, to be provided for such establishment, at such locations and of such plan and style as shall be specified in such written order. Within

twenty days after the service of such order, the number of fire escapes required in such order for such establishment shall be provided therefor, each of which shall be either of the plan and style and in accordance with the specifications in said order required, or of the plan and style in this section above described, and declared to be sufficient. The windows or doors to each fire escape shall be located as far as possible consistent with accessibility, from the stairways and elevator hatchways or openings, and the ladder thereof shall extend to the roof. Stationary stairs or ladders shall be provided on the inside of each such establishment from the upper story to the roof, as a means of escape in case of fire.

Many factories in Connecticut are provided with suitable exits in the event of fire. Many others, and by far the larger number, have no provisions of any kind, or of a kind next to useless in an emergency. Our existing law on the subject is theoretically sufficient, but fails for the reason that it does not sufficiently provide for enforcement. As to buildings used for manufacturing purposes, it is believed that better results would be attained by placing upon this office the duty of enforcing the law as to such buildings. One possible advantage of this might be to insure a systematic enforcement under which the best results would be secured at least expense, instead of burdening factory owners with the risk of widely differing opinions of local authorities as under the present law, resulting in orders for changes which might be no better than experimental.

If it should be considered advisable to continue the present system of inspection of fire hazards by the local authorities, then in view of the imminent danger to which so many are now daily exposed, I would most urgently recommend that section 2645 be so amended that the stairways to be provided therein shall be placed as near as practicable at opposite ends of the room, and guarded as provided in the Massachusetts law, and that whenever fire escapes are required they be of such material, construction, and capacity as to afford a safe and speedy means of escape in case of fire, and that section 2647 be so amended as to provide for a more efficient enforcement of the law by the local authorities.

UNSAFE BUILDINGS

Sections 2626 and 2627 of the Revised Statutes read :

SEC. 2626. The court of common council of each city shall have power to make ordinances to prevent the erection of unsafe buildings therein, to provide for the examination of all plans and specifications of proposed buildings, to provide for the inspection of all buildings in process of erection, to make general rules regarding the materials to be used in buildings, and the strength and manner of using the same, to prohibit the erection of any building not in conformity with such rules and the plans and specifications of which shall not have been examined and approved in accordance with such ordinance, and to provide for the appointment of an inspector of buildings.

SEC. 2627. The selectmen of any town, the court of common council of any city, and the warden and burgesses of any borough, may, and on the written application of any of its inhabitants, shall examine any building or proposed building therein with reference to its safety, after reasonable notice to the owner or builder and occupant, and may make such written order relative to its construction, maintenance, protection, repairs, or removal, as they may deem proper, a true and attested copy of which shall be left by some proper officer with or at the usual place of abode of such occupant, and such owner or builder if resident in this state.

Under the above law it will be seen that even if the inspector of factories finds a factory building which is obviously unsafe, he has no power, as a non-resident, to call upon the local authorities to make an examination. The fact that the local authorities are not inclined to make these examinations under ordinary circumstances, and further, that persons knowing of the unsafe condition of buildings hesitate from motives of prudence or otherwise, to prefer requests to the authorities, may be inferred from the fact that the factory inspector has received several anonymous letters directing his attention to factory buildings which are represented as being unsafe, and requesting him to take action regarding them.

An amendment of the law, so as to empower the inspector of factories to make application to local authorities, for the examination of such buildings as are by law placed under his supervision, which he might consider unsafe, would serve to remove the obstacle which now prevents his action.

VENTILATION.

Section 2265 of the General Statutes provides that all factories and buildings where machinery is used shall be well ventilated. In many factories in this State, the owners have shown a disposition to conform to the spirit of this law, and have made liberal expenditures in providing systems of artificial ventilation, from which excellent results have been obtained. In many other factories, the air which the operatives breathe during their long hours of work, is impure and unhealthy.

The General Assembly, session of 1893, enacted a law [Chapter CCIV] empowering the Inspector of Factories to order the introduction and operation of suitable apparatus for removing, so far as practicable, the excessive dust in the work of buffing, polishing, or grinding metals. The necessity for such a law has long been evident, as the dust generated in these operations has been extremely harmful to the workmen.

The Massachusetts law is broader, and requires that provision shall be made for ventilation so "as to render harmless, as far as is practicable, all the gases, vapors, dust, or other impurities generated in the course of the manufacturing process or handicraft carried on . . . that may be injurious to health."

The New York law, like that of Connecticut, makes provision as to dust only, viz. : "Exhaust fans shall be provided for the purpose of carrying off dust from emery wheels and grindstones and dust-creating machinery therein."

In many manufacturing processes, the gases and other impurities generated are equally as injurious to health as metal dust, and should be guarded against with equal care. However, pending more extended investigation of this subject than I have yet had opportunity to make, I withhold, at this time, any suggestions as to the most effective and least expensive method of accomplishing the desired result.

SANITARY CONDITIONS.

Section 2267 of the General Statutes provides that any person or corporation managing or operating any factory, or owning or con-

trolling any other building in which five or more persons are employed, must provide suitable water-closet accommodations. While in many of our mills and workshops this law is observed, and the closets are kept in good sanitary condition, in other places conditions exist which demand radical changes for the benefit of the employed. The fault in the Connecticut statute is that the term "suitable water-closet accommodations" is not sufficiently explicit. Failure to provide separated closets for men and women, closets in sufficient number, doors which close properly, the neglect to remove or furnish a means of escape for the contents of the closets, are faults on which there should be no difference of opinion as to whether the closets are "suitable." But it is a fact that opinions vary widely on these several points, and it would seem to be advisable, therefore, that the law be made more specific by authorizing the Inspector of Factories to require that faults in water-closet accommodations be remedied to his satisfaction. Such is the law in Massachusetts, New York, Pennsylvania, and Ohio.

In one or more of these States, the law provides that small dressing-rooms shall be partitioned off for the use of women, when both sexes are employed in the same workroom. Such an arrangement is in the interest of decency and morality, to say nothing of convenience. It does not appear, however, that any demand for a law of this kind has ever been made to the General Assembly. In many of our larger and best-managed manufacturing establishments, the owners have voluntarily provided conveniences of this kind, and nothing superior can be found in any State.

ELEVATORS.

A very considerable part of the work of this office has been devoted to examining the elevators in factories to determine the safety of their construction and whether there were proper guards to prevent accidents. The new statute regulating the care of elevators, passed by the last General Assembly [Chap. LIX, Public Acts of 1893], is a step in the right direction. A large percentage of accidents in years past were owing to the employment of mere

boys to care for the machinery and operation of elevators. The new law prohibits the employment of any person under sixteen years of age "in the care, custody, operation, or management of any elevator." This law cannot fail to be beneficial and to serve to lessen to a marked degree the number of elevator accidents in the future. The placing of guards around elevators in our factories has also had the effect of largely diminishing the classes of accidents due to the carelessness of employees.

Another enactment of the last General Assembly [Chap. CXVIII, Public Acts of 1893] amends Section 2266 of the General Statutes so as to enable the Inspector of Factories to require that both freight and passenger elevator cars be provided with suitable mechanical devices for preventing the car from falling in the event of accident to the shipper rope or hoisting machinery. This law has been urgently needed. Passenger elevators have usually had safety catch appliances, but a considerable proportion of the freight elevators, especially those of the earlier kinds or of cheap construction, have had no safety appliances whatever.

The general rule in factories is that employees shall not ride on the freight elevator cars, but this rule has very generally been violated or not properly enforced, and numerous accidents have resulted. The new law promises to work to the advantage of factory owners and their employees alike, in the prevention of damage to persons and property.

REPORTS OF ACCIDENTS.

During the last session of the General Assembly a bill was introduced providing that all accidents to employees of mercantile and manufacturing establishments, mines, and quarries, resulting in death or in injuries sufficient to prevent return to work within six days, must be reported to the Inspector of Factories. This bill failed of passage. A similar law is in operation in Massachusetts and New York, and if enacted in Connecticut, to apply to factories at least, it would be of advantage to the Inspector in affording early information, to be followed by prompt investigation and such orders

as might be deemed necessary to prevent a recurrence of accidents of like nature.

At present, this office has no way of learning of accidents excepting through the newspapers, or at the time of a visit to a factory, perhaps weeks or months after the accident occurred. Section 3567 of the General Statutes requires the railroad corporations to notify the Railroad Commissioners, within twenty-four hours, of all accidents involving personal injury. A law requiring reports from manufacturing corporations and firms of accidents to employees would not be burdensome, and would be of advantage to this office and of direct benefit to the working people of the State.

SEATS FOR FEMALE OPERATIVES.

The General Assembly, session of 1893, enacted a law requiring every person, partnership, or corporation, employing females in any mercantile, mechanical, or manufacturing establishment in this State, to "furnish and provide suitable seats for the use of all females so employed," and to "permit the use of such seats by said females when they are not necessarily engaged in the active duties for which they are employed."

This law is admirably calculated to benefit, in a physical way, the women and girls employed in our factories and stores. It has been well received by employers so far as I have observed. Objections have been urged but in few instances, and these were usually in cases where the employers had for business or other reasons refused the requests of their female employees for seating accommodations before the law was enacted. In many factories such accommodations had long been provided, and this office has found but few instances where it has been necessary to impress upon employers the fact of the existence of the law.

WORK OF THE YEAR.

For the first seven months of the year ending November 30, 1893, the work of this office was directed by my predecessor. The work of the entire twelve months included the visiting and inspec-

tion of 476 establishments, employing an aggregate of 68,098 persons.

In 220 establishments, no changes were ordered. In 256 other establishments the changes ordered numbered 566; including 391 designed to better protect the employees from dangers from machinery; 70 relating to increased safety in the operation of elevators; 66 for better sanitary conditions, and 39 for various other purposes.

These orders are more specifically noted in the detailed list accompanying this report.

Following is a summary of the work of this office during the last four years and five months :

	Number of Factories Inspected.	Number in Good Condition.	Number in which Changes were Ordered.	Number of Orders Given.	Number of Operatives in Places Inspected.
1889—5 months	255	128	127	206	42,089
1890—1 year.....	489	197	292	710	63,141
1891—1 year.....	435	193	242	579	55,922
1892 - 1 year.....	414	221	193	482	51,996
1893—1 year.....	476	220	256	566	68,098

CONCLUSION.

From the time of the creation of the office of Inspector of Factories, the laws prescribing the duties remained practically unchanged until three additional laws were enacted by the General Assembly of 1893, relating respectively to care of elevators, to seats for female operatives, and to the removal of excessive dust in the buffing, polishing, and grinding of metals.

These were all valuable and needed additions to existing law, and it is to be hoped that Connecticut will, by future legislation, go still farther in the line of progress made by other States in factory inspection work. Our manufacturers have, in several matters, voluntarily made improvements without awaiting legislation on the subject, but the situation is not yet altogether satisfactory, especially in

factories of other than modern construction. I have endeavored in the foregoing pages to point out various defects for which remedies appear to be necessary, either by new legislation or provision for the better enforcement of existing law, and respectfully commend these matters to the attention of the General Assembly.

E. BURROWS BROWN,

Inspector of Factories.



REPORT OF INSPECTIONS.

Inspections and Orders from December 1, 1892, to June 30, 1893.

Num-ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
1	Plush,	300	Repair flushing pipes to females' water-closets on second and third floors ; provide new cable to both elevators ; keep gates to elevators closed when not in use.	Complied.
2	Steam gauges,	125	No orders.	
3	Injectors,	14	No orders.	
4	Paper boxes,	80	Guard engine crank and fly-wheel ; guard all projecting set-screws.	Complied.
5	Safety valves,	20	No orders.	
6	Cutlery,	80	Guard all projecting set-screws ; guard fly-wheel.	Complied.
7	Razors,	38	Case main belt and pulley in basement.	Complied.
8	Carriages,	25	No orders.	
9	Carriages,	125	No orders.	
10	Electricity,	35	No orders.	
11	Wood bending,	30	No orders.	
12	Lace,	60	Provide new cable to elevator.	Complied.
13	Elastic webbing,	175	No orders.	
14	Springs,	50	No orders.	
15	Mouldings,	25	No orders.	
16	Contractors,	40	No orders.	
17	Patent leather,	35	No orders.	
18	Brass,	500	Clean and disinfect men's water-closet in basement, wire building ; guard engine crank to Wheelock engine ; guard all projecting set-screws.	Complied.
19	Lumber,	60	Case fly-wheel ; guard all projecting set-screws ; guard cutter on mortising machine by placing the guards on gauge at back of cutter.	Complied.
20	Mechanical toys,	25	No orders.	
21	Springs,	50	Guard all projecting set-screws.	Complied.
22	Machinery,	90	No orders.	
23	Paper boxes,	25	No orders.	Complied.

24	Lager beer,	25	No orders.	Complied.
25	Soap,	30	No orders.	
26	Sheet metal,	75	No orders.	
27	Power to rent,	13	Remove partition at head of stairs on second floor so as to light stairway from skylight in roof, and put hand-rail in place of partition, or, have stairway lighted by artificial means during working hours of employees on second floor.	
28	Dies,	7	No orders.	
29	Electrical appliances,	15	Guard all projecting set-screws; guard blade to band-saw above table; guard engine crank and fly-wheel.	
30	Bank check punch,	24	Guard all projecting set-screws.	Complied.
31	Rubber,	135	No orders.	
32	Shears,	125	Provide an exhaust system with proper connections and hoods over polishing wheels to draw away dust; guard all projecting set-screws; place hand-rail at head of stairs, second floor, pan room; clean and disinfect water-closet in basement, near boiler room.	
33	Brass,	20	No orders.	Complied.
34	Water, gas, and steam fitting goods,	75	No orders.	
35	Handles,	6	No orders.	
36	Webbing and buckles,	140	Case main belt in braiding room; clean and disinfect water-closet in basement; guard all projecting set-screws; place hand-rail on stairs leading from first to second floor, braiding department.	
37	Emery wheels,	8	No orders.	Complied.
38	Brass,	80	No orders.	
39	Machine shop,	4	No orders.	
40	Japan works,		Provide better ventilation to Japan oven.	
41	Lead crucibles,	30	Guard engine crank and fly-wheel.	
42	Soap,	8	No orders.	Complied.
43	Scythes,	25	No orders.	
44	Springs,	50	No orders.	
45	Pumps,	225	No orders.	
46	Electric,	450	Guard engine crank and fly-wheel to Harris Corliss engine; guard belt and fly-wheel to Russell engine, factory "D"; guard engine, factory "A"; guard all projecting set-screws.	
47	Cotton,	390	No orders.	Complied.

REPORT OF INSPECTIONS — CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
48	Webbing,	123	Guard fly-wheel and belt; guard main belt in starch room; guard all projecting set-screws.	Complied.
49	Webbing,	76	Guard all projecting set-screws.	Complied.
50	Straps,	89	Guard all projecting set-screws.	Complied.
51	Webbing,	100	No orders.	
52	Webbing,	13	Guard all projecting set-screws.	Complied.
53	Webbing,	100	Guard fly-wheel and belt to Briggs engine.	Complied.
54	Silk,	175	No orders.	
55	Governors,	61	No orders.	
56	Tinware,	220	Guard all projecting set-screws; provide an exhaust system in re-tinning building, connecting with hoods and pipes over acid and tinning tanks so as to remove fumes arising from said tanks.	Complied.
57	Webbing,	120	No orders.	
58	Blankets,	50	No orders.	
59	Cotton,	53	No orders.	
60	Brass,	700	No orders.	
61	Shade rollers,	200	Provide new cable to Morse elevator; provide gates at Morse elevator openings; in shipping room, ground floor, take up floor and remove all, and everything connected with, the cesspool which has been built over; guard all projecting set-screws.	Partially.
62	Shade rollers,	200	No orders.	
63	Cutlery,	150	No orders.	
64	Organs,	150	No orders.	
65	Automatic musical instruments,		No orders.	
66	Novelties,	114	Guard all projecting set-screws.	
67	Saddlery hardware,	110	Provide new cable to elevator; guard low shafting to stitching machines; guard all projecting set-screws.	
68	Harnesses,	140	No orders.	
68	Harnesses,	20		

69	Woolen,	200	Provide an exhaust system or ventilation sufficient to remove escape steam which comes from steam chest ; make floor to steam chest tight, so as to prevent water from dripping through into toilet room and water-closets ; remove all rotten or decayed wood work in toilet rooms, first and second floors, also all wood work saturated from neglect of water-closets on first and second floors, and replace with new.	Complied.
70	Silver plate,	400	Provide new cable to Morse elevator ; guard all projecting set-screws.	Complied.
71	Hardware,	150	Guard all projecting set-screws ; repair guard on fly-wheel.	Complied.
72	Lamps and Brass,	175	Case low shafting in polishing room by glue pots ; guard all projecting set-screws.	Complied.
73	Castors,	25	No orders.	
74	Novelties,		Just starting.	
75	Machinery,	8	Guard belt and pulley to engine.	
76	Glass,	50	No orders.	
77	Silver plated ware,	300	No orders.	
78	Cutlery,	225	Guard all projecting set-screws ; case belt by old desk in machine room ; case belt in polishing room, driving blower.	Partially.
79	Brooms,	7	No orders.	
80	Laundry, dyeing, and finishing,		No orders.	
81	Hardware,	70	No orders.	
82	Moulding machines,	24	No orders.	
		14	Guard engine crank and fly-wheel ; box main belt from engine, second floor ; guard all projecting set-screws.	
83	Ice,	25	No orders.	
84	Carriages,	200	No orders.	
85	Silk,	70	No orders.	
86	Paper boxes,	70	No orders.	
87	Steel and rubber stamps,		No orders.	
88	Corsets,	75	No orders.	
		1,200	No orders.	
89	Silver plated ware,	1,100	No orders.	
90	Silver plated ware,	300	Guard all projecting set-screws.	Complied.
91	Hardware,	300	Guard all projecting set-screws.	Complied.
92	Paper boxes,	75	No orders.	

REPORT OF INSPECTIONS — CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
93	Cut glass, Granite hardware, Clocks, Brass, Electro platers, Decorated glassware, Hardware, Brass, Machine shop, Printing presses, Beer, Guns, Embossers, Perforated metals, Metals, Firearms, Machinery, Tools, Screws, Bicycles, Cotton,	40	Case belt and fly-wheel, west side of engine room. No orders. Guard fly-wheel; guard all projecting set-screws. Extend guard on fly-wheel. Place hand-rail on stairs leading from first to second floor. No orders. Provide new cable to elevator in coffee mill department. Guard all projecting set-screws. No orders. No orders. No orders. No orders. No orders. No orders. No orders. No orders. No orders. No orders. No orders. No orders. Provide raised walk by skylight in mule room, east side, and connect east and west sides by crosswalks; in slasher room connect east and west sides by crosswalks; place hand-rail on all above-named walks.	Complied.
94		230		
95		116		
96		60		
97		25		
98		25		
99		400		
100		1,000		
101		6		
102		30		
103		30		
104		150		
105		28		
106		3		
107		15		
108		620		
109		10		
110		10		
111		47		
112		35		
113		1,500		
114	Pianos and organs, Corsets, Carriages,	250		Complied.
115		300		
116		150		
117	Carriage hardware,	150	Case belt in wheel room driving blacksmith shop; case belt in wheel room driving blower; case main belt in body room; guard all projecting set-screws. No orders.	Complied.

118	Saddlery hardware,	35	No orders.	Complied.
119	Machine shop,	4	No orders.	Complied.
120	Hardware,	165	Guard all projecting set-screws; true up emery wheels.	
121	Bone,	70	Provide new cable to elevator; guard fly-wheel.	
122	Locks,	90	No orders.	
123	Toys,	125	No orders.	
124	Hammocks,	125	No orders.	
125	Rubber,	150	No orders.	
126	Plated ware,	180	Clean and disinfect all water-closets.	Complied.
127	Paper boxes,	18	No orders.	
128	Contractor,	6	No orders.	
129	Insulating,	13	Guard all projecting set-screws.	Complied.
130	Wood working,	7	No orders.	
131	Crackers,	24	No orders.	
132	Car wheels,	30	No orders.	
133	Spokes, hubs, and rims,	80	Guard all projecting set-screws.	Complied.
134	Rubber,	145	Guard all projecting set-screws.	Complied.
135	Insulated wire,	32	Guard all projecting set-screws.	Complied.
136	Brass,	35	Guard fly-wheel.	Complied.
137	Plated ware,	300	Guard gears to draw bench machine; guard belt and pulley to hydraulic press in lower press room; guard all projecting set-screws.	Complied.
138	Silver ware,	500	Provide gates to elevator openings in machine shop; case all belts running up through floors; guard all projecting set-screws; guard gears to draw bench machine in silver room; guard fly-wheel on both sides by extending guards on engine cranks across head of engine to partition; guard elevator openings in old shop.	
139	Electroplated ware,	150	Provide new cable to elevator; case belt in polishing room furnishing power to room above; guard all projecting set-screws.	Partially.
140	Silver ware,	72	Guard fly-wheels to both engines; guard all projecting set-screws.	Complied.
141	Nickel silver plating,	70	No orders.	
142	Hardware,	225	No orders.	
143	Toy paper caps,	40	No orders.	
144	Tools, spoons, etc.,	125	No orders.	
145	Piano stools,	55	No orders.	
146	Tools,	100	No orders.	

REPORT OF INSPECTIONS — CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
147 148	Wool scouring, Paper,	40 30	No orders. Provide guard around belts and pulleys in basement, and either stop machinery to oil up or provide tubes leading to the bearings, so oiler can oil up standing outside of guards.	
149	Paper,	55	Case fly-wheel; case belt running up through floor near engine room door; guard all projecting set-screws.	Complied.
150	Paper,	80	Box low shaft in passageway in machine room.	Complied.
151	Paper,	45	Guard fly-wheel.	Complied.
152	Silk,	150	No orders.	Complied.
153	Cotton,	225	No orders.	
154	Cotton,	275	No orders.	
155	Thread,	190	No orders.	
156	Thread,	80	No orders.	
157	Thread,	396	No orders.	
158	Thread,	591	No orders.	
159	Thread,	310	No orders.	
160	Bleaching, dyeing, and printing,	100	Guard belt to calender machine, finishing room; cover friction and driving gears to starch mangle; guard all projecting set-screws.	
161	Bleaching, dyeing, and finishing,		Repair hatch to elevator in kick room; provide new cable to elevator, No. 3 mill; provide hood over singeing machine, and connect with pipe to fan; guard main belt and pulley over water wheel; repair floor near main belt and pulley over pump; guard gears to starch mangles; guard all projecting set-screws.	
162	Flannels,	30	No orders.	
163	Cutlery,	90	No orders.	
164	Iron,	50	No orders.	
165	Carpet linings,	5	No orders.	
166	Printing presses,	60	No orders.	

167	Mattresses,	100	No orders.	Complied.
168	Steam specialists,	325	No orders.	
169	Paper,	38	No orders.	
170	Vulcanized asbestos,	65	No orders.	
171	Bleaching,	5	No orders.	
172	Paper,	200	Provide new cable to No. 1 elevator.	
173	Belting,	40	No orders.	
174	Firearms,	50	No orders.	
175	Sewing machines,	8	No orders.	
176	Cotton,	155	Clean and disinfect all water-closets, repair seats and provide covers, also paint or lime wash all closets.	Complied.
177	Woolen,	275	No orders.	
178	Woolen,	125	No orders.	
179	Woolen,	275	No orders.	
180	Lens,	7	No orders.	
181	Cutlery,	7	No orders.	
182	Foundry,	35	No orders.	
183	Cotton,	250	No orders.	
184	Harnesses,	175	No orders.	
185	Special machinery,	75	Extend guard on east side of fly-wheel to partition; guard all projecting set-screws.	Complied.
186	Chucks,	60	No orders.	
187	Machinery,	35	Clean and disinfect water-closets.	Complied.
188	Machinery,	7	Clean and disinfect water-closets.	Complied.
189	Plated ware,	150	Provide gate to elevator opening; clean and disinfect and either paint or lime wash water-closets.	Complied.
190	Railway supplies,	40	No orders.	
191	Ruffles and laces,	30	No orders.	
192	Screws,	35	No orders.	
193	Keys and locks,	25	No orders.	
194	Buttons,		No orders.	
195	Buttons,	30	No orders.	
196	Binding and printing,	55	Provide gate to elevator opening; guard all projecting set-screws.	Complied.
197	Shoes,	35	No orders.	
198	Window shades,		Provide gate to elevator opening.	Complied.
199	Power to rent,	5	No orders.	

REPORT OF INSPECTIONS — CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
200	Underwear,	100	No orders.	Complied. Complied.
201	Coach lamps,	25	Box main belt on first floor.	
202	Copying machines,	20	Guard engine crank and fly-wheel.	Complied.
203	Woolen,	85	Guard all projecting set screws.	
204	Woolen,	6	Guard all projecting set-screws.	
205	Woolen,	33	Guard all projecting set-screws; clean, disinfect, and repair men's water-closets.	
206	Woolen,	4	Provide hood over belt and pulley on water-wheel shaft, and have hood extend to idler pulleys.	Complied.
207	Cartridges,	40	No orders.	
208	Paper boxes,	17	No orders.	Complied. Complied.
209	Silk,	65	No orders.	
210	Silk,	22	No orders.	
211	Wool extracts,	35	Guard engine crank and fly-wheel; provide hood over belt and pulley on water-wheel shaft, and have hood extend to idler pulleys.	
212	Silk,	22	Guard all projecting set-screws; place hood over upright shaft to water wheel.	Complied. Complied.
213	Cotton,	125	No orders.	
214	Woolen,	33	No orders.	Complied.
215	Silk,	30	No orders.	
216	Silk,	25	No orders.	

Inspections and Orders from July 1, 1893, to November 30, 1893.

Num-ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
1	Elastic webbing,	200	Guard fly-wheel, wall up doorway, or box belts running near door-way.	Complied.
2	Boring implements,	54	Introduce and operate within three months from date of this order an appliance or device to remove the excessive dust generated in polishing-room on top floor, main factory.	Will comply.
3	Buckles,	33	Provide suitable water-closet accommodations.	Complied.
4	Curtains and fixtures,	350	Guard Yale cloth machines, No. 3 factory; guard cog-wheels on sizing machines, No. 1 factory.	Complied.
5	Elevators,	30	None.	Complied.
6	Silver plate ware,	300	Guard pulley on press, and fasten press securely to floor.	Complied.
7	Light hardware,	99	Guard counter-belt and set-screw, main building.	Complied.
8	Furniture hardware,	45	None.	Complied.
9	Furniture hardware,	275	Put gate at elevator door in plating room; put all gates and safety devices on each elevator in good working order; disinfect closets.	Complied.
10	General hardware,	1,600	None.	Complied.
11	General machinery,	15	Guard governor fly-wheel on engine; guard main pulley; guard elevator openings.	Complied.
12	Electric light station,	12	Plant being changed.	Complied.
13	Carriage hardware,	102	Put guards on buffer belts; put gates or rails at elevator openings.	Complied.
14	Cracker bakery,	100	Guard fly-wheel to engine; guard all elevator openings by gates; put safety catch on elevator.	Complied.
15	Boring implements,	100	None.	Complied.
16	Piano stools,	57	Box belt in saw room; guard rounding machine.	Complied.
17	Edge tools,	120	Guard belt on countershaft in polishing room.	Complied.
18	Shoes,	50	Put safety device on elevator in working order.	Complied.
19	Paper boxes,	40	Better sanitary conditions.	Complied.
20	Table cutlery,	400	None.	Complied.

REPORT OF INSPECTIONS — CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
21	Underwear,	225	Put gates at all elevator openings; provide suitable water-closets, and keep same in good sanitary condition; guard all under shaft- ing pulleys and belts on seaming and sewing-machine tables; guard crank on engine.	
22	Underwear and hosiery,	600	Guard driving pulley to mules; provide escape for water standing on floor; guard all under shafting pulleys and belts on seaming and sewing-machine tables.	
23	General hardware,	325	None.	
24	Merchant iron,	85	Provide suitable closet accommodations.	Complied.
25	General hardware,	250	Guard pulleys and set-screws on pointing machines.	Complied.
26	Table cutlery,	225	None.	
27	General hardware,	200	Put guard frame on large pulley in trimming room; introduce and operate within three months from date of this order such appli- ances or device as may be necessary to remove the excessive dust generated in rouge buffing room.	Will comply.
28	Gray iron castings,	130	Guard large pulleys on tumbling barrels.	Complied.
29	Merchant iron,	140	Guard fly-wheel to engine.	Complied.
30	Boilers,	175	Put doors to water-closets.	
31	Heaters and coils,	40	None.	
32	Caskets,	75	None.	
33	Brass work,	35	None.	
34	Rubber goods,	200	None.	Will comply.
35	Insulated wire,	45	Drive rubber cutting machine by belts through floor. Box all belts in plating room from under shafting; put blower in girls' buffing room in good working order; ventilate picking over room by putting transoms in proper working order.	Will comply.
36	Brass lamps,	600	None.	
37	Lamps and fixtures,	600	None.	
38	Matches,	125	None.	
39	Machine attachments,	33	Guard fly-wheel to engine; guard main belt in press room; box belt running through floor.	Will comply.

40	Paper,	30	None.		
41	Furniture hardware,	275	None.		
42	Underwear,	225	None.		
43	Underwear and hosiery,	600	None.		
44	Dyeing and bleaching,	100	Guard cog-wheels to working machines.		Complied.
45	Firearms,	135	Put safety device on elevator in good working order ; guard all elevator openings by gates.		Complied.
46	Hygeia ice,	25	None.		
47	Spools,	33	Guard governor to water-wheel.		Complied.
48	Machinery,	20	None.		
49	Firearms,	350	Guard fly-wheel to engine ; guard main belt in engine room.		Complied.
50	Display fixtures,	35	None.		
51	General woodwork,	15.	Box or guard all belts and pulleys on planer ; cover or sink flush all projecting set-screws.		Complied.
52	Electric light station,	4	Guard chain belts by secure protectors.		Complied.
53	Hoes,	80	Guard fly-wheel and crank of engine.		Complied.
54	Electricity,	10	None.		
55	Screws,	100	Guard belts and gears on screw-threaders ; guard or flush all projecting set-screws ; disinfect closets.		Complied.
56	Clocks,	550	Guard all elevator openings ; guard pulley on drill machine ; case belt Martina counter ; remove obstructions from window opening on fire escape ; guard projecting set-screws on collars ; put safety-catch on old elevator in working order.	Will comply.	
57	Electric power and light,	8	None.		
58	Locks,	430	None.		
59	Dress goods,	275	Guard engine-crank ; guard all projecting set-screws ; box driving pulleys on spinning-frames ; guard all elevator openings by gates or rails ; put safety-catch on elevator in good working order.	Will comply.	
60	Thread and yarns,		Provide gates or bars for elevator openings ; guard crank to engine ; guard main belt on top floor ; guard main belts second floor ; guard fly-wheel in annex ; guard main belt and fly-wheel on first floor.		
61	Printing presses,	400	Guard all projecting set-screws ; box belt of Morse elevator ; guard engine-crank ; protect all elevator openings by gates or bars.	Complied.	
62	Cabinet work,	60	Guard fly-wheel and crank of Twiss engine.	Will comply.	
63	Carriages,	90	None.	Complied.	

REPORT OF INSPECTIONS — CONTINUED.

Num-ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
64	Pianos and organs,	206	Guard pulley and belt driving lathe shaft in basement. Guard pulley and driving belt to polishing bench. None. None. None.	Complied. Complied.
65	Plumbers' supplies,	450		
66	Maccaroni,	10		
67	Machinery and tools,	30		
68	Dies and tools,	18		
69	Cartridge loading presses,	10	None.	
70	Cotton warp cassimeres,			
		70	Guard engine crank and fly-wheel; put closets in good sanitary condition; box belt on twister, third floor; box main belt from main shaft, second floor. Guard belt from lapper room to weaving room. Guard fly-wheel and engine crank; box main belt from engine; case main pulley in card room. Extend guard from main pulley around pump. Guard engine crank of main engine; guard fly-wheel and crank of Green engine; cover or sink flush all projecting set-screws on winders. Guard crank of main engine. Box gears on twisters. None. None.	
71	Cotton satteens,	57		
72	Cotton yarns,	28		
73	Cotton,	50		
74	Thread and yarn,	175		
75	Print cloths,	60	Provide rail for stairs in tower, second story; box main belt in jack room; box main pulley in weave room. Box main belt and protect main shaft from water-wheel; guard regulator; guard or flush all projecting set-screws; guard main belt in fulling room. Box main belt driving jacks; guard or set flush all projecting set-screws.	Complied. Complied. Will comply. Complied.
76	Velvets,	49		
77	Silk machinery,	160		
78	Steamboat repair shop,	50		
79	Dress goods,	100		
80	Sheetings,	110		Complied. Complied.
81	Woolen dress goods,	50		

82	Ribbons and silk goods,	75	Guard engine crank and fly-wheel.	Will comply.
83	Flannels and dress goods,	150	Extend railing around opening in machine shop; box main belt in weaving room; keep gates to elevator closed when not in use; sink flush all projecting set-screws.	Complied.
84	Woollen dress goods,	109	Guard stairs by railing; sink flush all projecting set-screws.	Complied.
85	Broadcloths,	110	Guard engine crank by railing.	Complied.
86	Ribbons and hat bands,	75	Guard engine crank and fly-wheel; box cranks and gears at loom heads, main passageway; guard or set flush all projecting set-screws.	Will comply.
87	Table cutlery,	83	None.	
88	Paper,		Rebuilding.	
89	Printing presses,	60	Box boring machine, second floor; guard all projecting set-screws; disinfect closets; put elevator in secure order; provide chains or gates for elevator openings.	Complied.
90	Merchant iron,	50	Guard fly-wheel of engine.	Complied.
91	Dress goods,	25	Guard all projecting set-screws; clean and disinfect closets.	Complied.
92	Cotton goods,	500	Provide new rope to elevator.	Complied.
93	Stoves and heaters,	175	Guard all projecting set-screws.	Complied.
94	Cotton goods,	175	Guard main shaft and driving pulley, ground floor; guard crank of main engine; put rails at opening, end of sizing machine; box main belt to dynamo; guard crank and fly-wheel to engine; guard stairway in engine room and weave shed; put elevator in safe order; clean and disinfect closets.	Complied.
95	Cotton goods,	170	Guard fly-wheel of engine; guard main belt driving weave shop. guard main belt, top floor, and box same from engine; box pump belts, top floor; guard or close opening in floor over boilers; replace guards over driving gear of looms; disinfect closets.	Complied.
96	Corsets,	950	Guard pulley and set screw on staying machine.	Complied.
97	Corsets,	1,600	Box belt and pulley on Sanborn cutting machine; put new cable on elevator; put elevator gates in working order; box driving belt and pulley in hose supporter room; guard set-screw on end of shafting in lace room; box pulley and belt in spinning room.	Complied.

REPORT OF INSPECTIONS—CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
98	Underwear,	250	Box main belt in wash room ; box driving belt in spinning room ; guard fly-wheel of engine, and main belt in engine room. Case main belt in turning room ; put blower on main floor in operation.	Will comply.
99	Woodwork,	10		
100	Carriages,	8		
101	Keys and key rings,	15	None.	Complied.
102	Light hardware,	41	Guard pulley and set-screws over press in machine room ; box belts to tumbling barrels ; guard driving belt to polishing bench ; disinfect closets.	
103	Hardware,	35	Guard large driving wheels to riveting machine ; guard set-screw over press in press room ; disinfect closets, and provide seats for same.	Complied.
104	Electro plating,	7	Box all belts running through floors ; guard shaft and set-screw in belting room.	
105	Carriages,	9	None.	Complied.
106	Hardware,	300	None.	
107	Bent woodwork,	40	None.	Complied.
108	Machine tools,	15	None.	
109	Clock fixtures,	40	Clean and disinfect closets.	Complied.
110	Novelty goods,	22	Box belt running through floor in spinning room.	
111	Gray iron castings,	225	Guard driving-wheels in blower room ; provide doors to water-closets.	Complied.
112	Spoons and forks,	140	None.	
113	Trunk hardware,	60	Guard belts and pulleys on tumbling barrels.	Complied.
114	Sheet metal springs,	25	None.	
115	Mechanical bells,	41	Put gates at all elevator openings.	Complied.
116	Paper bags,	44	Guard fly-wheel to Corliss engine ; guard pulley near cutting-machine box room ; guard elevator belts.	
117	General hardware,	150	Guard belt in pattern room ; guard driving pulleys to grinding machines ; box belts running through floor machine room.	Complied.

1118	Carriage hardware,	65	None.	Complied.
1119	Carriage hardware,	20	Guard main belt in forging room.	Complied.
1120	Silk,	50	None.	Complied.
1121	Umbrella fixtures,	65	None.	Complied.
1122	Silk,	209	None.	Complied.
1123	Art goods,	200	Provide better ventilation ; box belts running through floor ; guard belt and pulley on polishing bench.	Will comply.
1124	Brass and iron,	225	Guard driving belts to polishing benches.	Complied.
1125	Hardware,	70	Put gates at all elevator openings.	Complied.
1126	Bed quilts,	131	Box main shaft from water-wheel ; replace box guard on main gear ; guard by iron rails both wheels of main engine.	Complied.
1127	Paper,	11	Put guard rail around main pulley to pulp engine.	
1128	Paper,	17	Guard crank and rod of main engine ; place covers on openings in floor of engine room.	
1129	Paper,	10	Replace bar to elevator opening ; put cover over opening first floor ; guard set-screws on pump shaft.	
1130	Cordage,	12	Provide gates to elevator openings ; box main shaft connected with water wheel ; guard key to main pulley driving lapper.	
1131	Coarse yarns,	35	None.	
1132	Fancy cassimeres,		None.	
1133	Bed quilts,	97	Guard large set-screw on main shaft ; guard key to pulley main shaft ; guard or set flush all projecting set-screws ; clean and disinfect water-closets.	
1134	Cotton twills,	113	Guard fly-wheel crank and rod of main engine ; provide cover for valve hole in engine room floor ; cover or sink flush all projecting set-screws ; clean and disinfect water-closets.	
1135	Cotton goods,	1,500	Guard crank and rod of Corliss engine, new building ; guard crank and rod of buckeye engine, main building ; put guard rail on stairway in engine room main building ; clean and disinfect water-closets.	
1136	Linens,	150	Provide guard rail for stairway in boiler room ; guard or sink flush all projecting set-screws ; clean and disinfect water-closets.	
1137	Pharmaceutical supplies		In course of alteration.	
1138	Paper,	35	Guard crank and rod of main engine ; guard or sink flush large set-screw, main pulley first floor.	Complied.

REPORT OF INSPECTIONS — CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
139	Finished cottons,	500	Provide gates for all elevator openings; put new cable on elevator No. 2 mill; provide safety devices for all elevators used for personal conveyance; provide coverings for openings in floor, opaque department; guard by railing raised walk in calender room; guard worm on squeeze trip machines; guard key on shaft of dry casing machine; provide suitable water-closet accommodations. Guard set-screw main shaft second floor main building. Provide, or put in good working order gates at all elevator openings; guard by boxing main belt south and middle card room; guard by railing main line shaft and pulley in same; cover or sink flush all projecting set-screws; clean and disinfect closets. Guard set-screw on balance-wheel of upright engine. Guard fly-wheel of main engine; guard set-screw on machine second floor as suggested by special agent; clean and disinfect closets.	
140	Paper,	80		
141	Denims and ticking,	500		
142	Steam heaters,	3		
143	Railroad cars,	80	Guard by boxing at least three feet high all dynamo driving belts, second floor; guard balance wheel to dynamo engine; guard fly-wheel of main engine, and place low guard to wheel pit. None.	Complied. Complied.
144	Electricity,	8		
145	Cotton goods.	300	Provide gates to all elevator openings; guard by boxing chain to elevator; clean and disinfect closets; provide seats for female employees in No. 2 mill.	
146	Cotton.	300		
147	Cotton goods,	160	Guard crank, fly-wheel, and rod of main engine; clean and disinfect closets.	Complied.
148	Thread and yarn,	100	Guard crank, fly-wheel, and rod of main engine.	
149	Dress goods,	275	Put water-closets in better condition; provide new rope for stock elevator; guard crank, fly-wheel, and rod of main engine.	
150	Worsted yarns,	75	Guard by railing fly-wheel of main engine.	

151	Finished goods,	100	Guard by boxing main belt in can room ; box main belt in winding room ; guard or cut flush key on singeing machine ; cover or sink flush all projecting set-screws.	Complied.
152	Print goods,	116	Extend guard rails to guard crank, rod, and fly-wheel of engine ; repair, clean and disinfect water-closets ; replace guards to crank shaft gears to looms.	Complied.
153	Print goods,	100	Box regulator in spinning room ; cover or sink flush all projecting set-screws ; repair, clean, and disinfect closets.	Complied.
154	Cordage,	50	Box main belt in cord room ; box main shaft of clothes line machine ; guard by lower railing main belt from wheel room ; box main belt openings in floor of wheel room.	Complied.
155	Steam heaters,	18	None.	
156	Carriage work,	14	None.	
157	Nickel castings,	9	Guard by railing both balance wheels to Westinghouse engine.	
158	Fireplace fixtures,	50	Box belt running through floor in curb room ; guard driving belt in buffing room ; disinfect water-closets.	Complied.
159	Corsets,	255	None.	
160	Paper boxes,	18	None.	
161	Carpenters' tools.	447	Guard driving belts in saw room ; put gates at all elevator openings ; box belt in plane testing room.	
162	Light hardware,	78	Guard by railing fly-wheel of engine ; guard driving belts to polishing benches ; clean and disinfect closets.	
163	Hardware,	165	Guard gears on milling machine by sheet-iron cap ; guard elevator opening, top floor ; put doors on outside closets ; clean and disinfect same.	
164	Machine chucks,	35	None.	
165	Brass and copper,	3,000	Box bull block in wire mill ; guard shear gears in copper mill ; guard by railing driving shaft in rolling mill ; guard pulleys on pointing machines, and shears in brass mill ; clean and disinfect closets in screw department.	
166	Machinery,	35	None.	
167	Rubber boots and shoes,	1,600	Guard wheels to cutting machines ; cover by grating opening in floor near packing room ; box belt running through floor over rolling room ; guard all under shafting, pulleys, and belts on sewing machine tables ; clean and disinfect men's water-closet.	Complied.

REPORT OF INSPECTIONS—CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
168	Carriages,	60	None.	
169	Carriage hardware,	80	Box main belt in brick shop ; guard by boxing shaft to polishing bench ; box not less than three feet high driving belt to blower.	Complied.
170	Bolts and nuts,	60	Totally destroyed by fire November 6, 1893.	
171	Glassware,	60	None.	
172	Clocks,	125	None.	
173	Paper boxes,	80	None.	
174	Shirtings,	200	Guard opening to stairway in engine room ; guard crank and rod of main engine ; put and keep closets in better sanitary condition.	Complied.
175	Cotton goods,	750	Securely guard driving pulley to weave shop ; box main shaft in engine room.	Complied.
176	Woolen goods,	75	Box main counter belt, east side weave shop ; box main belt to engine	
177	Woolen goods,	125	Guard crank, rod, and fly-wheel of main engine ; cover or sink flush all projecting set-screws.	
178	Woolen goods,	42	Repair boxing to main belt in card room, and casing to main belt in jack room ; guard crank, rod, and fly-wheel of engine ; improve sanitary condition of water-closet in card room.	
179	Cotton,	70	Box pump belt in engine room ; put gates at elevator in good working order ; provide shippers to belts on spinning frames ; cover or sink flush all projecting set-screws ; provide seats for female operatives in spinning and spooler rooms.	Complied.
180	Cotton,	12	Guard crank rod and fly-wheel of main engine ; put elevator gates in good working order ; clean and disinfect closets.	Complied.
81	Cotton,	25	Replace boxing to main belt ; guard crank and rod of main engine ; cover openings in weave room floor ; box driving belt in warping room.	Complied.
82	Cotton,	100	None.	
183	Cotton,	253	Guard crank, rod, and fly-wheels of double engine ; clean and disinfect closets.	Complied.

184	Cotton,	110	Guard crank and rod of main engine; clean and disinfect closets.	Complied.
185	Cotton,	107	Guard main belt, weave shop; guard crank, rod, and fly-wheel of main engine; box main belt from wheel pit; clean and disinfect closets.	Complied.
186	Cotton,	60	None.	Complied.
187	Woolens,	275	None.	Complied.
188	Thread,	60	Guard crank, rod, and fly-wheel to engine; box main belt from fly-wheel; coversouth side opening to wheel pit.	Complied.
189	Cottons,	315	Guard crank and rod of main engine.	Complied.
190	Hosiery,	45	None.	Complied.
191	Cottons,	140	Repair hand-rail to stairs in wheel house; clean and disinfect water closets, and keep the same in good sanitary condition.	Complied.
192	Silk,	130	None.	Complied.
193	Woolens,	300	Guard gearing on upright shaft, No. 2 mill; cover or sink flush all projecting set-screws.	Complied.
194	Cottons,	128	Clean and disinfect closets, and keep same in good sanitary condition.	Complied.
195	Cottons,	137	Guard regulator, card room, stone mill; guard main gear and coupling to main shaft in machine shop.	Complied.
196	Cottons,	172	Guard crank and rod to main engine.	Complied.
197	Shirtings,	350	None.	Complied.
198	Worsted,	300	None.	Complied.
199	Cottons,	204	Guard crank and rod of double engine.	Complied.
200	Cottons,	806	Guard emery wheel; guard crank and rod of main engine.	Complied.
201	Shirtings,	156	Clean and disinfect water-closets in stone mill; guard crank and rod of main engine.	Complied.
202	Paper,	25	Guard by iron railing main shaft and pulleys to paper machines; guard south side of fly-wheel; guard main belt to engine; cover or sink flush set-screw on pulley, dusting machine; guard by hand-rail opening in pulp room.	Complied.
203	Corks,	30	Cover or sink flush set-screw in collar, main shaft, first floor.	Complied.
204	Repairs,	10	None.	Complied.
205	Machinery,	11	None.	Complied.
206	Firearms,	20	None.	Complied.

REPORT OF INSPECTIONS — CONTINUED.

Num- ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
207	Belting and harness,	30	Provide new pulley for buzz saw frame; cover or sink flush set-screw, main shaft, second floor; guard elevator openings in basement.	Complied.
208	Sewing machines,	12	Box shaft in polishing room; cover or sink flush all projecting set-screws; replace side plate to emery wheel.	Complied.
209	Firearms,	60	Provide new balance pulleys on main shaft, seventh section; box driving gear, main shaft; guard front main pulley to main engine; clean and disinfect closets in old building.	Complied.
210	Cotton,	700	Provide gates to elevator openings.	Complied.
211	Wood work,	100	Guard crank and rod to double engine; true and balance emery wheel in machine shop; clean and disinfect closets.	Complied.
212	Cottons,	275	Guard regulator in machine shop; cover or sink flush set-screws on countershaft in mule room; guard crank and rod to double engine; clean and disinfect water-closets.	Complied.
213	Cotton goods,	240	Guard dynamo machine; put elevator openings in safe condition by having gates in proper working order; true and balance emery wheel and babbitt box to same.	Complied.
214	Silk machinery,	140	Guard or flush set-screw in collar on main shaft; box driving pulleys to braiding machines.	Complied.
215	Silk and braid,	250	Provide hand-rail to stairway opening, winding room; clean and disinfect water closets.	Complied.
216	Machine twist,	35	None.	Complied.
217	Cotton,	40	Box main pulley, rolling machine; box main driving belt.	Complied.
218	Watch chains,	30	Guard set-screws, main shaft; guard driving pulley and gears to calender machine; replace floor in engine room.	Complied.
219	Press paper,	14	Box main pulley and belts to twisters; box main belt, stretcher machine.	Complied.
220	Silk,	15	Box pulleys to tenoning machine.	Complied.
221	Carriage work,	15	Clean and disinfect water-closets.	Complied.
222	Steam granite works,	17		Canceled.

223	Laundry,	15	Clean and disinfect water-closets.	Complied.
224	Machine moulding,	40	Guard driving pulleys to blower.	
225	Engines,	5	None.	
226	Wood work,	5	Guard large pulley at foot of basement stairs ; box driving belt to main shaft.	
227	Machine work,	60	Guard driving pulley to shaft running through tunnel.	Complied.
228	Machinery,	40	None.	
229	Pins,	30	None.	
230	Paper boxes,	12	None.	
231	Horn combs,	70	Box driving belt to blower ; guard by boxing driving belt to lathe.	Complied.
232	Pianos,	300	Guard all elevator openings ; guard pulleys to sand-papering machine ; guard pulleys and belts to shaping machine.	
233	Mill machinery,	200	Guard elevator openings by gates ; put transoms on roof of main foundry in working order so same can be opened for ventilation ; guard driving wheel to grinding machine.	
234	Corsets,	55	None.	Complied.
235	Machinery,	125	Guard driving pulleys to planer machines.	
236	Brass wire goods,	133	None.	
237	Chairs,	75	Clean and disinfect water-closets.	
238	Bolts and screws,	50	Guard pulley and belt to wood screw threader ; guard elevator opening on first floor ; guard end of shaft by wood cover.	Complied.
239	Carriage hardware,	75	Guard set-screw over press in iron polishing room, and provide hanger for belt on same press.	
240	Light metal work,	15	Guard crank and fly-wheel to engine ; provide hanger for press belt.	
241	Pins,	23	Guard belt running through floor near buffing bench and belt through floor in pin machine room.	
242	Carriages,	25	Guard driving pulleys and belts to saw frame ; clean and disinfect water-closets.	Complied.
243	Rags and metal,	26	None.	
244	Paper boxes,	17	None.	
245	Mechanical photos,	6	None.	
246	Wood work,	5	None.	
247	Brewer,	35	None.	
248	Corset and dress stays,	60	None.	

REPORT OF INSPECTIONS — CONTINUED.

Num-ber.	Goods Manufactured.	No. of Em- ployees.	Orders Given.	Compliances.
249	Hosiery and underwear,	350	Guard belt running through floor near engine room; guard cog wheels on knitting machine with sheet iron cap; guard belt and pulley looping bench; box belt running through floor, third story, main mill.	
250	Folding boxes,	89	Guard belt and pulley to blower in lining room; guard balance wheels to Gally cutting and creasing machines.	Complied.
251	Bolts and tacks,	60	Guard balance wheels to heading machines; guard press wheel near stairway, as suggested by inspector; guard or sink flush all projecting set screws.	Complied.
252	Printing presses,	60	Guard all elevator openings by rails or gates.	Complied.
253	Brass and iron bed- steads,	180	None.	
254	Underwear and hosiery,	110	Guard by boxing all under shafting pulleys and belts to sewing, looping, and seaming machine tables.	
255	Gas works,	9	Guard fly-wheels to Watertown engines by iron railing.	
256	Brass work,	275	Guard all elevator openings by rails or gates; box belt running through floor in rivet room; replace partition between buffing and plating rooms.	
257	Corsets,	179	Guard by railing main belt in basement.	Complied.
258	Carpenter planes,	25	Box driving belt to countershaft, wood work room; put gates at all elevator openings; cover or sink flush all projecting set-screws; provide better ventilation for grinding and polishing room.	
259	Bolts,	35	Guard driving wheels to heading machines; guard elevator opening, first floor, by rail or gates.	Complied.
260	Silver plated ware,	249	Guard all elevator openings by rails or gates; provide better ventilation.	

L A W S

RELATING TO

FACTORIES AND FACTORY INSPECTOR.

[General Statutes.]

CHAPTER CXLV.

SECTION 2263. The governor shall, with the consent of the senate, within sixty days after the organization of the general assembly in January, 1889, and every two years thereafter, appoint an inspector of factories, who shall hold his office from the first day of the succeeding July for a term of two years, and until his successor is appointed and qualified. In case of vacancy in the office of inspector through death, resignation, inability, or removal, the governor shall fill the same until filled in the manner above provided for the appointment of inspector; and the governor may remove the inspector for cause.

SEC. 2264. The inspector of factories shall, as often as practicable, carefully examine all buildings and places where machinery shall be used, and shall have authority to enter such buildings and places at all proper times for the purposes of such inspection. He shall, on or before the first day of December in each year, make a report to the governor of the condition, as respects safety to life and health, of the factories, buildings, and places visited by him, and such report shall be printed for the use of the general assembly at each of its regular sessions.

SEC. 2265. All factories and buildings where machinery shall be used shall be well ventilated, and kept as clean as the nature of the business will permit. The belting, shafting, gearing, machinery, and drums of all factories and buildings where machinery shall be used, when so placed as, in the opinion of the inspector, to be dangerous

to persons employed therein while engaged in their ordinary duties, shall as far as practicable, be securely guarded. No machinery other than steam engines in a factory shall be cleaned while running, after notice forbidding the same is given by the inspector to the owners or operators of the factory.

SEC. 2266. The inspector may order the opening of all hoistways, hatchways, elevator wells, and wheel-holes upon every floor of any factory or other building where machinery shall be used to be protected by good trap-doors, self-closing hatches, and safety-catches, or other safeguards such as will insure the safety of the employees in such factory or other building where machinery shall be used, and all due diligence shall be used to keep such trap-doors closed at all times, except when in actual use by an occupant of the building having the use and control of the same.

[Amended by Chap. CXVIII Public Acts, 1893. See page 47.]

SEC. 2267. Every person or corporation managing or operating any factory, or owning or controlling the use of any other building where more than five persons shall be employed at labor, shall provide suitable water-closet accommodations for the use of the persons employed, and shall keep the same in good sanitary condition.

SEC. 2268. It shall be the duty of the inspector to enforce the provisions of this chapter by giving proper orders or notices to the persons or corporations owning, operating, or managing, the factories or buildings inspected by him, and also to make complaint to the state's attorneys in the several counties respectively of all violations of this chapter,

SEC. 2269. Any person, firm, or corporation being the owner, lessee, or occupant of any factory or building included within the provisions of this chapter, or owning or controlling the use of any room in such building, shall, for the violation of any provision of sections 2265, 2266, or 2267, forfeit to the use of the state not less than fifty nor more than five hundred dollars, and shall also be liable to any employee for all damages suffered by him by reason of such violation. It shall be the duty of the state's attorneys in the several counties to collect forfeitures under this chapter, but no suit shall be brought for any such violation, either in behalf of any person or the state, until four weeks after notice has been given by the inspector to such person, firm, or corporation of any changes necessary to be made to comply with the provisions of said sections, and not then, if, in the meantime, such changes have been made in accordance with such notification. Nothing herein shall be construed as limiting

in any way the right of a person injured to bring an action to recover damages for the same as though this chapter had not been enacted.

[Amended by Chapter CCXXV, Public Acts, 1889. See next page.]

SEC. 2270. The orders and notices given by the inspector under this chapter shall be written or printed, and signed by him officially, and may be served by himself or any proper officer or indifferent person, by leaving an attested copy thereof with or at the usual place of abode of the person upon whom service is to be made; and the notice, properly indorsed with the doings of the person or officer serving the same, shall be returned to the office of the town clerk of the town in which is located the factory, building, or business to which such notice appertains, where it shall be kept on file. Such notice, and copies thereof duly certified by the town clerk, shall be *prima facie* evidence that notice was given as therein appears. Notice to one member of a firm shall be notice to every member thereof, and notice to the president, secretary, or treasurer of a corporation shall be notice to such corporation. The fees for serving such orders and notices, unless served by the inspector, shall be the same as for the service of process in civil actions, and shall be included in the necessary expenses of the inspector and paid by the state.

SEC. 2271. It shall be the duty of the comptroller to provide suitable rooms in the capitol at Hartford for the use of the inspector, and to furnish him blank forms for the purpose of giving the notices and orders required by this chapter, and for annual reports to be made to the governor. The inspector shall keep, in books provided by the comptroller for that purpose, copies of all notices and orders given by him, and a record of all inspections and examinations made, and upon the expiration of his term of office shall file his books of record with the secretary of the state.

SEC. 2272. The inspector may from time to time employ special agents to assist him in his inspections and examinations, who shall receive compensation for the time actually employed in such service only. The total amount expended under this section shall not exceed in any one year the sum of fifteen hundred dollars, which shall be paid by the state upon proper vouchers by the special agents, which shall be signed by the inspector.

[Amended by chapter CCVI, Public Acts, 1893. See page 49.]

[Public Acts of 1889.]

CHAPTER CLXXIII.

An Act concerning Printing of Reports of the Inspector of Factories.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SEC. 1. The comptroller shall annually cause to be printed, at the expense of the state, five thousand copies of the report of the inspector of factories.

SEC. 2. This act shall take effect upon its passage.

Approved June 4, 1889.

[Public Acts of 1889.]

CHAPTER CCXXV.

An Act relating to Factories.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 2269 of the general statutes is hereby amended by inserting between the words "sections" and the figures "2265" in the fifth line thereof, the figures "2264," so that the first sentence of said section as amended shall read as follows: Any person, firm, or corporation being the owner, lessee, or occupant of any factory or building included within the provisions of this chapter, or owning or controlling the use of any room in such building, shall, for a violation of any provisions of sections 2264, 2265, 2266, 2267, forfeit to the use of the state not less than fifty nor more than five hundred dollars, and shall also be liable to any employee for all damages suffered by him by reason of such violation.

Approved June 19, 1889.

[Public Acts of 1893.]

CHAPTER LIX.

An Act concerning the Employment of Custodians of Elevators.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SEC. 1. No person, partnership, or corporation, shall permit or employ any person under the age of sixteen years to have the care, custody, operation, or management of any elevator.

SEC. 2. Any person, partnership, or corporation violating the provisions of this act shall be punished by a fine of not less than five dollars nor more than twenty-five dollars for each offense.

Approved April 19, 1893.

[Public Acts of 1893.]

CHAPTER LXXVII.

An Act concerning Seats for Female Operatives.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. Every person, partnership, or corporation employing females, in any mercantile, mechanical or manufacturing establishment in this state, shall furnish and provide suitable seats for the use of all females so employed, and shall permit the use of such seats by said females when they are not necessarily engaged in the active duties for which they are employed.

SEC. 2. Any person, partnership, or corporation violating any of the provisions of this act shall be punished by a fine not less than five dollars nor more than fifty dollars for each and every offense.

Approved April 25, 1893.

[Public Acts of 1893.]

CHAPTER CXVIII.

An Act concerning Elevators.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

Section 2266 of the general statutes is hereby amended to read as follows : The inspector of factories may order the opening of all hoistways, hatchways, elevator wells, and well holes, upon every floor of every factory, mercantile establishment, or other building where machinery shall be used, to be protected by good trap doors, self-closing hatches, and safety catches or other safeguards, such as will ensure the safety of the employees in such factory, mercantile establishment, or other building where machinery shall be used, and all due diligence shall be used to keep such trap doors closed at all times, except when in actual use by an occupant of the building having the use and control of the same. All elevator cabs or cars, whether used for freight or passengers, shall be provided with some

suitable mechanical device, if considered necessary by the said inspector, whereby the cab or car will be securely held in the event of accident to the shipper-rope or hoisting machinery, or from any similar cause, and said mechanical device shall at all times be kept in good working order.

Approved May 18, 1893.

[Public Acts of 1893.]

CHAPTER CCIV.

An Act for the Preservation of the Health of Factory Employees.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Whenever the inspector of factories, on complaint of any person, after due investigation, shall find it necessary for the preservation of the health of the employees in any manufacturing establishment, factory, or mill in which is carried on the business of buffing, polishing, or grinding metal, or any operations in which an excessive amount of dust is generated, that the excessive dust resulting from said operations should be removed from the atmosphere of the rooms or apartments used for that purpose, he shall, in writing, direct the person or persons or corporation owning or occupying said premises, or carrying on business in such premises, within three months from the date of said order, to introduce and operate such appliances or devices as may be necessary to remove, so far as the nature of the business will permit, such excessive dust or foreign matter from the atmosphere of such mill, factory or apartment used for the purposes aforesaid; *provided*, such appliances or devices do not restrict or interfere with the aforesaid business or operations.

SEC. 2. Any violation of any proper order made or given by the inspector of factories, under the provisions of the preceding section, shall be punished in the manner provided in section 2269 of the general statutes.

Approved June 14, 1893.

[Public Acts of 1893.]

CHAPTER CCVI.

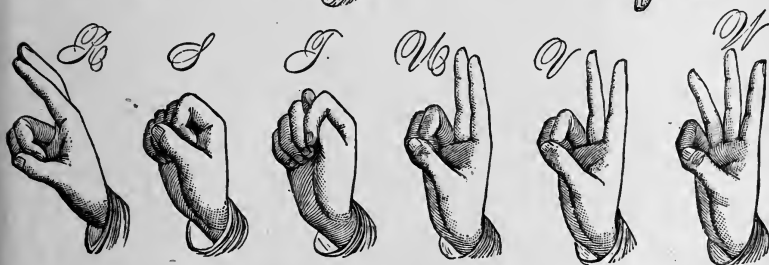
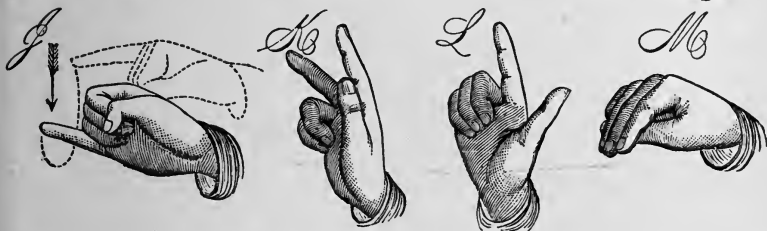
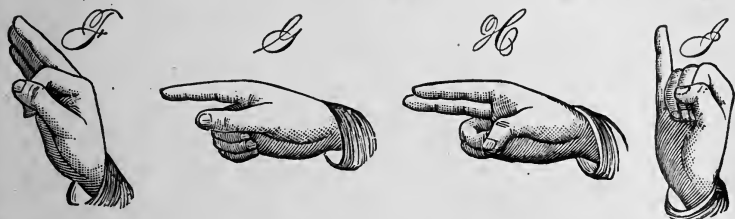
An Act relating to Duties of the Inspector of Factories.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

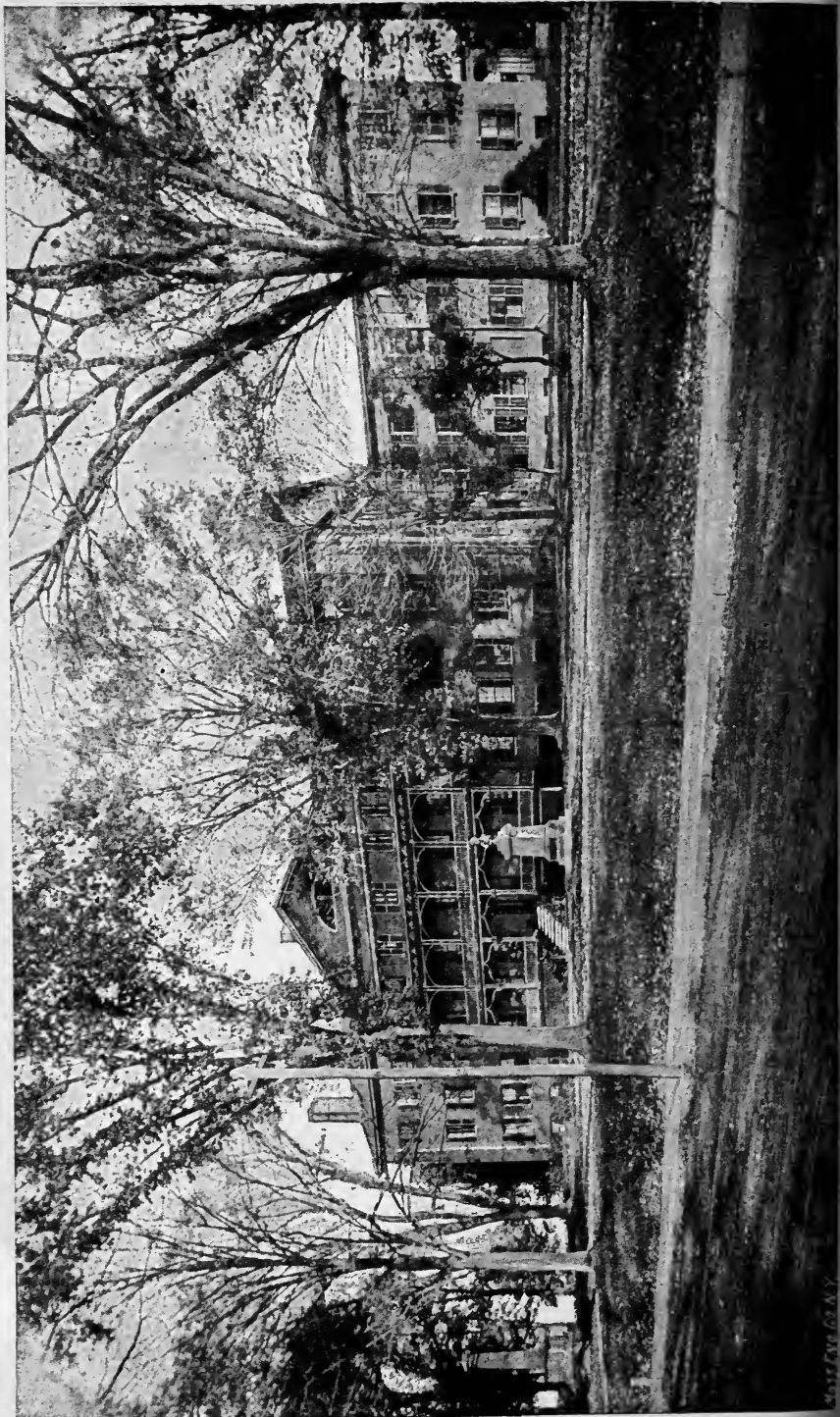
Section 2272 of the general statutes is hereby amended to read as follows: The inspector may from time to time employ special agents to assist him in the performance of the duties of his office. Such special agents while so employed shall have the same power and authority as the inspector, subject to his approval. The total amount expended under this section shall not exceed in any one year the sum of three thousand dollars, which shall be paid in the same manner as the expenses of other departments of the state government, upon proper vouchers by the special agents, signed by the inspector.

Approved June 14, 1893.









THE SECOND BIENNIAL REPORT

(THE 76TH AND 77TH ANNUAL REPORTS.)

OF THE

DIRECTORS AND OFFICERS

OF THE

AMERICAN ASYLUM

AT HARTFORD,

FOR THE

EDUCATION AND INSTRUCTION

OF THE

DEAF AND DUMB.

Presented to the Asylum, May 6, 1893.

HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1893.



BOARD OF DIRECTORS.

PRESIDENT.

HON. FRANCIS B. COOLEY.

VICE-PRESIDENTS.

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NATHANIEL SHIPMAN,	ROWLAND SWIFT,
JOHN C. PARSONS,	JOHN C. DAY,
PINCKNEY W. ELLSWORTH,	WILLIAM M. HUDSON.

DIRECTORS.

(By Election.)

FRANK W. CHENEY,	WILLIAM L. MATSON,
SAMUEL N. KELLOGG,	JAMES B. CONE,
DANIEL R. HOWE,	CHARLES H. CLARK.
LUCIUS A. BARBOUR,	WILLIAM W. HYDE,
ATWOOD COLLINS,	ARCHIBALD A. WELCH.

Ex Officio.

HIS EXCELLENCY, HENRY B. CLEAVES, Governor of Maine.
HON. NICHOLAS FESSENDEN, Secretary of State.

HIS EXCELLENCY, JOHN B. SMITH, Governor of New Hampshire.
HON. EZRA S. STEARNS, Secretary of State.

HIS EXCELLENCY, LEVI K. FULLER, Governor of Vermont.
HON. CHAUNCEY W. BROWNELL, Jr., Sec. of State.

HIS EXCELLENCY, WM. E. RUSSELL, Governor of Massachusetts.
HON. WM. M. OLIN, Secretary of State.

HIS EXCELLENCY, D. RUSSELL BROWN, Governor of Rhode Island.
HON. GEO. H. UTTER, Secretary of State.

HIS EXCELLENCY, LUZON B. MORRIS, Governor of Connecticut.
HON. J. J. PHELAN, Secretary of State.

SECRETARY.

ATWOOD COLLINS.

TREASURER.

DANIEL R. HOWE.

DIRECTING COMMITTEE.

ATWOOD COLLINS, CHAIRMAN,	
JOHN C. PARSONS,	JONATHAN B. BUNCE.

OFFICERS AND TEACHERS.

PRINCIPAL.

JOB WILLIAMS, M.A., L.H.D.

INSTRUCTORS.

GILBERT O. FAY, Ph.D.,	MARY A. MANN,
ABEL S. CLARK, M.A.,	CAROLINE C. SWEET,
WILLIAM G. JENKINS, M.A.,	IDA V. HAMMOND,
GEORGE F. STONE,	JANE B. KELLOGG,
WILLIAM H. WEEKS,	LUCY S. WILLIAMS,
JOHN E. CRANE, B.A.,	LUCY H. WILLIAMS.

TEACHERS OF ARTICULATION.

MARY ALLEN,
ADELIA C. FAY,
ELIZABETH FAY,
ALLYS E. TYLER.

TEACHER OF DEAF MUTE AND BLIND PUPIL.

FLORA L. NOYES.

TEACHER OF DRAWING.

SOLON P. DAVIS.

INSTRUCTOR IN GYMNASTICS.

KATHERINE F. SMITH.

ATTENDING PHYSICIAN.

FREDERICK T. SIMPSON, M.D.

STEWARD.

WM. P. WILLIAMS.

SUPERVISORS.

LESTER A. HOLT,
FRANK W. WOOD,
HELEN M. WEBSTER.

MATRON.

Miss MARGARET GREENLAW.

ASSISTANT MATRONS.

Mrs. MARY A. WAITE,
Miss ELIZA GREEN.

NOAH A. SMITH, MASTER OF THE CABINET SHOP.
WILLIAM B. FLAGG, MASTER OF THE SHOE SHOP.



DIRECTORS' REPORT.

To the Patrons and Friends of the American Asylum :

The Directors present herewith the second biennial report of the institution, which embraces the seventy-sixth and seventy-seventh years of its history.

The two years covered by this report have been of even prosperity. The work of instruction has been carried on without interruption and has been attended with very satisfactory results. With increased financial resources it would be in the power of the Directors to add much to the usefulness of the institution, especially in the department of manual instruction. We trust that in the future our resources may be augmented by the gifts of our friends. From the foundation of the institution the Directors have pursued the policy of using all the income of the invested funds, in order to reduce the *per capita* expenses to the various States. This has prevented the accumulation of any surplus that could be used for our present needs. We would suggest that there is here an excellent opportunity for the benevolently disposed to confer a perpetual benefit on those needing and deserving every advantage that it is possible to afford them by providing the means for these improvements. Will not our large-hearted friends who are blessed with abundant means consider our case and lend us a helping hand?

The last summer witnessed a gathering in our city of unusual interest in the convention of the New England Gallaudet Association of Deaf-Mutes. It was our pleasure to entertain the convention in the building which had for many the associations of their school life. The proceedings of the

convention were of much interest to the people of our city, and of especial interest to those who are connected in any way with this branch of education.

At one of the meetings of this convention a committee was appointed to present a petition to the Directors of this institution asking that the corporate name be changed by dropping the word "Asylum." The request was duly presented, and the matter is now before the Directors for their careful consideration. While the name which our institution bears would not be chosen at the present time for the school, it will be realized that there are difficulties in the way of the change of such a corporate name. The street on which the school is situated and the hill on which it stands have both taken their name from the institution. Incidentally it may be said that an attempt made recently to change the name of the thoroughfare called forth so much opposition from property-owners residing thereon that it was abandoned.

Since our last report our institution has met with a loss in the death of its physician, Dr. George W. Avery. Dr. Avery's professional services were of a high order, and his attention to the pupils under his care at various times was unremitting and marked by much kindness. All connected with the institution will experience a personal loss in his death.

With the exception of the physician's the usual reports are appended, and reference is made to them for the details of the management of the institution.

For the Board of Directors,

ATWOOD COLLINS,

Clerk.

HARTFORD, CONN., May 6, 1893.

REPORT OF THE PRINCIPAL.

TO THE BOARD OF DIRECTORS:

Gentlemen,—The two years to be reviewed in this report present few things which call for special mention. In each there has been a slight increase in the number of pupils in attendance. The aggregate attendance of the two years has been one hundred and ninety-four—one hundred and eighteen boys and seventy-six girls, as follows:

Present May 1, 1891,	131
Admitted during the year 1891-2 (21 boys and 14 girls),	35
Re-admitted during the year 1891-2 (4 boys and 2 girls),	6
Dismissed during the year 1891-2 (22 boys and 12 girls),	34
Died,	1
Present May 1, 1892,	137
Admitted during the year 1892-3 (14 boys and 8 girls),	22
Re-admitted during the year 1892-3 (1 boy and 1 girl),	2
Dismissed during the year 1892-3 (10 boys and 6 girls),	16
Present May 1, 1893,	145

While in a household composed of so many members as is ours we cannot expect to be free from many trivial ailments, we have had very few cases of serious illness. The first of these was a case of typhoid fever. Walter Erickson of Bridgeport, Connecticut, was stricken down with that disease near the end of October, 1891. The attack was very violent from the first, and though all was done that skillful physicians and good nursing could do, after about ten days of great suffering, he died November 7th. It was a great comfort to the boy, and to his parents, that one or the other of the latter could be with him during nearly the whole period of his illness. Walter was a noble, manly boy

fourteen years of age, and a general favorite among both teachers and pupils.

A second case of typhoid fever occurred in October, 1892. The disease was very light, and the child, the youngest in the school, speedily and fully recovered.

A case of pleurisy occurred in February, 1893. Though the patient suffered much discomfort for a few days, he was at no time considered in a critical condition, and soon made a complete recovery. These three cases constitute the full list of serious illnesses for the two years.

In the death of Dr. George W. Avery, which occurred February 23, 1893, our institution has lost a sincere friend as well as a beloved and skillful physician. For nearly twenty years he had attended our pupils with a watchfulness, a tenderness, and a fidelity which only those immediately connected with the institution have realized, always responding to a call promptly and cheerfully, whether it came by day or by night. In cases of critical illness he was indefatigable in his attentions. Thus he greatly lessened the load of anxiety of those immediately responsible for the care of our children. Beneath his rather brusque manner he carried a very warm heart, and officers and pupils mourn for him as a personal friend.

Several changes among our teachers and officers have taken place since our last report. In June, 1891, Miss Alice S. Williams, who had taught lip-reading for a year, resigned her position. Miss Elizabeth Fay, after teaching a year in the Ohio Institution for the Deaf and Dumb, returned to us in September, 1891. Miss Bertha C. Capron resigned in March, 1892, to be married, and was succeeded by Miss Mary A. Wright, who resigned on account of ill health in January, 1893, and was in turn succeeded by Miss Allys E. Tyler. Miss Lucy H. Williams has taught a class of young pupils since October, 1892.

The Directors having decided it to be expedient to discontinue the teaching of tailoring, Miss Sarah A. Beach, who for twenty years had rendered faithful and efficient service

as mistress of the tailor shop, left the service of our institution July 1, 1891, taking with her our best wishes for her future welfare and happiness.

Among our supervisors changes have been unusually frequent. Mr. James H. Cornwall, always faithful and reliable, after four years of efficient service, resigned his position July 30, 1892, was married to Miss Etta M. Bradley, who had been with us one year, and went to Ohio, where both assumed positions of greater responsibility and better remuneration in one of the public institutions of that State. Mr. J. J. Towle and Mr. M. K. Peck were with us for a few months, and Mr. L. H. Holt, Mr. Frank W. Wood, and Miss Helen M. Webster have filled the supervisors' positions since September, 1892.

A new feature of the school has been instruction in Swedish gymnastics. This branch is under the direction of Miss Katherine F. Smith, a graduate of the Boston Normal School of Gymnastics. More than a year's experience with it has fully confirmed our anticipations of the benefit to be derived from regular, systematic drill in this system. Besides the general physical benefits derived from it, and the habits of attention and prompt obedience cultivated, many stooping shoulders have become erect, and the gait and carriage of the pupils has been improved.

For the past two years Mr. A. S. Clark has given his class instruction in photography out of school hours, an exercise which has proved very pleasant and profitable to them, and some of them will continue to practise the art.

We are indebted to Mr. A. H. Pitkin for the generous gift of a camera and a quantity of photographic material for the use of the pupils.

A notable event in the period covered by this report was the celebration, on August 31, 1892, by the New England Gallaudet Association of Deaf-Mutes, of the seventy-fifth anniversary of the founding of the American Asylum. More than five hundred deaf-mutes, with few exceptions our former pupils, were assembled on that occasion to show their love

and veneration for their alma mater, to testify their indebtedness to her for their success in life, and to renew acquaintance and friendship with classmates and schoolmates, some of whom had not met for half a century or more. One former pupil present on that occasion, who entered the school in 1817, was ninety-five years old, and several had passed four score years. In two families, at least, representatives of three generations were present. It was a pleasure to look over "the sea of upturned faces" in that audience and see in their countenances the evidence of character and intelligence and thrift among them. It was very gratifying to contrast mentally their manly independence and their social and moral condition with what would have been their lot in life without the advantages which they enjoyed here. Not a few of them have reared families of hearing children, who have become useful, independent, and respected citizens, some of whom have risen to positions of influence and honor in business and professional life. The sight of that assemblage was one to make the heart of our institution proud of the results of its past labors, and to inspire it with courage to press forward with the same good work in the future.

In my last report mention was made of the formation of the American Association for the Promotion of the Teaching of Speech to the Deaf. Under its auspices, in July, 1891, teachers from nearly every school for the deaf in the United States which pays any attention to the teaching of speech and lip-reading assembled at Crosbyside, on Lake George, and devoted ten days to the careful study of the methods of teaching these branches. Our institution was represented by the Principal and four teachers. A course of lectures on the anatomy and physiology of the vocal organs was delivered by Dr. A. Hewson of Jefferson Medical College, Philadelphia, and a course on the mechanism of speech by Dr. Alexander Graham Bell of Washington, while methods of teaching and of overcoming defects and difficulties were illustrated by a practice class of pupils from various schools present for that purpose.

A similar gathering of ten days duration and with increased numbers, in July, 1892, at the same place, was favored with lectures by the same gentlemen as in the previous year, and, also, with lectures by Dr. Harrison Allen of the University of Pennsylvania and by Dr. David Green of New York. Also, with very valuable suggestions and illustration by Professor A. Melville Bell, the inventor of visible speech.

The practice school, under the direction of Miss C. A. Yale, the Principal of the Clarke Institution, with its daily exercises, was even more instructive and helpful than in the previous year. Both the meetings were of great value to teachers of speech and speech-reading.

The Seventh Conference of Principals of Institutions for the Deaf met at the Colorado Institution for the Deaf and Dumb at Colorado Springs in August, 1892, and was entertained with generous hospitality. Four days were occupied with the reading of important papers and in the discussion of matters bearing on deaf-mute education. The most important matter considered was the establishment of a free technical and industrial school for the deaf of the whole country, and a committee was appointed to devise means for the accomplishment of that object.

The biennial period just closed has been a season of steady progress and general prosperity in our institution, due chiefly to the intelligent, cheerful, and conscientious co-operation of teachers and officers in all plans for the welfare and progress of those committed to our care.

We return sincere thanks, in behalf of our pupils, to the managers of the Connecticut River Railroad for favors received, and to the publishers of the various newspapers which have been sent gratuitously to our pupils, and have been greatly appreciated by them. A list of them will be found in the Appendix.

The following brief history, gathered largely from recent literature relating to our institution, was prepared in response to a request from the Volta Bureau of Washington, D. C., to be bound at its expense with similar histories of

all the other schools in the United States, to be exhibited at the Columbian Fair, and to be distributed to prominent libraries all over the world. It has seemed well to incorporate it in this report for preservation and ready reference, and for more general distribution among the friends of the institution.

Respectfully submitted,

JOB WILLIAMS,
Principal.

May 6, 1893.



Y^e truly,
Thomas A. Gallaudet

PRINCIPALS.

	Elected.	Retired.
THOMAS H. GALLAUDET, . . .	1817,	1830.
LEWIS WELD,	1830,	1853.
WILLIAM W. TURNER, . . .	1853,	1863.
COLLINS STONE,	1863,	1870.
EDWARD C. STONE,	1871,	1878.
JOB WILLIAMS,	1879.	

THE
AMERICAN ASYLUM
AT HARTFORD,
FOR THE
EDUCATION AND INSTRUCTION OF THE DEAF AND DUMB.

In the year 1807 Alice, the youngest daughter of Mason F. Cogswell, M.D., of Hartford, Conn., a man eminent in his profession and in philanthropic works, became deaf through scarlet fever. Anxious for the education of this beloved child, Dr. Cogswell appealed to the General Association of the Congregational Clergymen of Connecticut to aid him in ascertaining the number of persons in the State afflicted in like manner, and at a meeting of the association, held at Sharon, in June, 1812, it was reported by a committee previously appointed for the purpose, that there were *eighty-four* deaf and dumb persons within the limits of the State. If a like proportion of deaf-dumbness existed in other States there were probably *four hundred* such persons in New England, and in all the United States about *two thousand*. Surely enough of these must be of school age to sustain a good school on this side of the Atlantic.

Bringing these facts to the attention of his wealthy and influential friends, Dr. Cogswell succeeded in interesting them in the project of establishing a school for their education.

On the 13th of April, 1815, the following gentlemen met by invitation at his house, viz.: "Ward Woodbridge, Esq., Daniel Wadsworth, Esq., Henry Hudson, Esq., Hon. Nathaniel Terry, John Caldwell, Esq., Daniel Buck, Esq., Joseph Battell, Esq. (of Norfolk), Rev. Nathan Strong, D.D., and Rev. Thos. H. Gallaudet." After prayer by Dr. Strong invoking the Divine blessing upon their deliberations, and after a full discussion of the practicability of sending some suitable person to Europe to study the art of instructing the



Mason F. Cogswell.

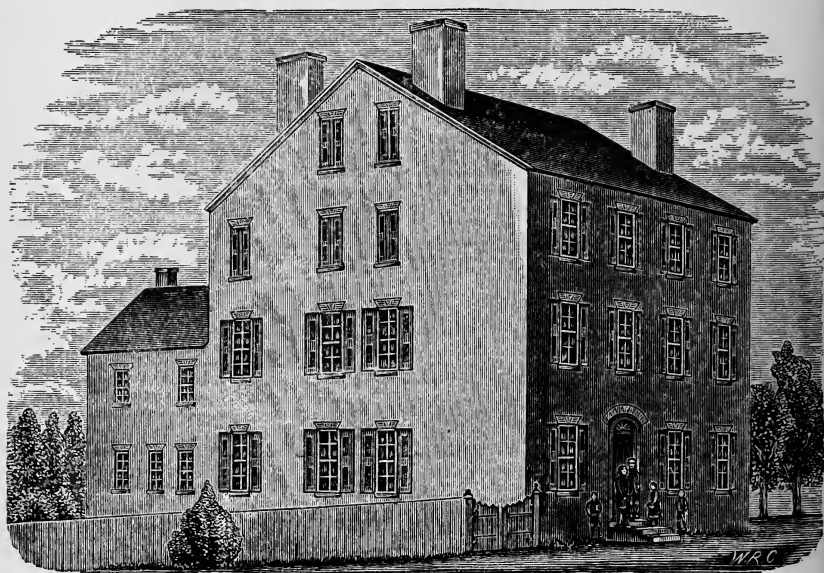
deaf and dumb, Dr. Cogswell and Mr. Woodbridge were appointed a committee to ascertain the name of some suitable person, who would consent to go, and to obtain subscriptions to defray his expenses. In one day Mr. Woodbridge, who was one of the leading business men of Hartford, raised sufficient funds for the purpose. The Rev. Thos. H. Gallaudet, a graduate of Yale College and of Andover Theological Seminary, was solicited to make the journey and fit himself to take up the new enterprise. On the 15th of April, 1815, he signified to the committee his willingness to do so, and on the 25th day of May he sailed for Europe. It is not neces-



Laurent Clerc

sary in this brief history to recount the story so often told of the obstacles encountered by Mr. Gallaudet in England and Scotland in his endeavor to acquire the method of instruction in use there, and of the open-armed hospitality extended to him by the Abbe De l'Epee at Paris, where every facility was afforded him to accomplish the purpose for which he had crossed the Atlantic. Having secured as his assistant Laurent Clerc, who had been a brilliant pupil and, later, a teacher in the Royal Institution for the Deaf and Dumb at Paris, Mr. Gallaudet returned to New York August 10, 1816. These two spent the following eight months in visiting prominent places throughout the country to obtain subscriptions and to interest the general public in the cause of deaf-mute education, the accomplished deaf-mute exciting universal wonder and admiration.

While Mr. Gallaudet was abroad, friends at home were active in forwarding the project. At the session of the General Assembly of Connecticut, held at Hartford, in May, 1816, an act of incorporation was passed in accordance with the petition of sixty-three citizens of Hartford, who, with their associates, were by it "formed into, constituted, and made a body politic and corporate by the name of the Connecticut Asylum for the Education and Instruction of Deaf and Dumb Persons, with the rights and powers usually granted to incorporations for educational purposes."

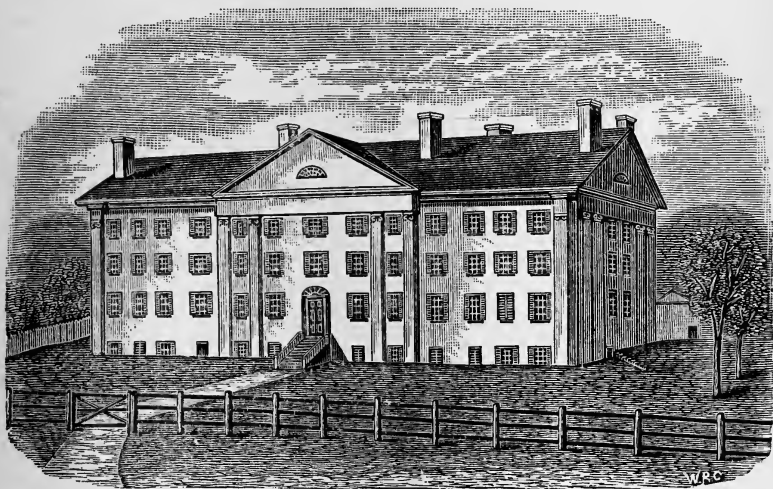


CONNECTICUT ASYLUM, 1817.

Under this charter the school was opened at Hartford, April 15, 1817, with seven pupils, increasing within a year to thirty-three, the first permanent school for the education of deaf-mutes in America.

In other countries, schools of this class had been sustained entirely by private charity, and had had only transient means of support. The founders of the school at Hartford, while availing themselves of private charity to put it in operation,

and demonstrate the need of it, and its ability to meet that need, at once set to work to put it on a reliable basis of support. In October, 1816, the Legislature of Connecticut was appealed to for aid and made an appropriation of five thousand dollars. In 1819, the Congress of the United States, under a motion made by Henry Clay, gave to the school twenty-three thousand acres of public land, and with the proceeds of the sale of this land grounds were secured, suitable buildings erected, and a permanent fund provided. In 1819, Massachusetts provided by legislative appropriation for the education



AMERICAN ASYLUM, 1821.

of twenty indigent pupils here. In 1825, New Hampshire and Vermont adopted the same policy of educating their deaf-mute children here at the expense of the State. Other States soon followed this good example. Thus, through the efforts of the founders of this school the humane, just, and wise policy of educating deaf-mutes at the public expense was firmly established in this country, and has been adopted by almost every State in the Union. In some of the Western States means for the education of deaf-mutes are secured by constitutional provision. This has put the schools for deaf-

muters in the United States on a better basis, financially, than those in any other part of the world.

An unfortunate impression has prevailed that the institution is provided with abundant funds for carrying on its work. Such is not the case. Since the grant made by Congress in 1819, gifts and bequests have been very few and scanty. By far the largest was that of the late Morris Mattson, M.D., of New York, who became interested in the school through his deaf-mute sister's connection with it, and made it his residuary legatee. To the disadvantage of the institution in its present needs, his example has not been followed.

STANDARD FOR TEACHERS.

The first Principal of this school, the Rev. Thomas H. Gallaudet, was a man of liberal education, broad culture, and rare tact and pantomimic skill. Realizing the difficulties of deaf-mute education and the requirements for success in it, he called about him, as assistant teachers, men of similar qualifications and fit to be his co-laborers, in working out by correction, revision, and expansion of the French system a new, American system of instruction. Thanks to the wise conservatism of its managers, the standard of qualifications for a teacher of deaf-mutes at the outset of the work in this country has been steadily maintained here, and to it may be attributed in no small degree the prestige which this school has ever enjoyed. Twenty-nine graduates of Yale College, besides graduates of other colleges, have been enrolled in its corps of instructors. For a long time this school served as a normal school for the training of teachers to take charge of the new schools springing up. Every new teacher entering upon the work of instruction here, as well as those from other schools resorting to it to acquire the system of instruction, took a regular course of lessons in the sign language from Mr. Clerc, the living embodiment of the French system, and each paid him fifty dollars therefor. The high standard set for the country at the beginning, and the endeavor to live up to it, have secured results in the education of deaf-mutes which

have caused American schools for the deaf to be universally acknowledged to be the best of their kind in the world.

MANUAL TRAINING.

Mental discipline and acquirements are but a part of the good to be derived from the school course. Manual training, now beginning to be considered an essential part of school training for all children, is doubly so for deaf-mutes. For their future welfare it is not only necessary that they should form habits of industry, but that every boy should learn how to care for and use tools, and acquire at least the rudiments of a trade, that he may be able to compete successfully with those favored with hearing.

Very early in the history of this school this need was recognized, and a plan was adopted of making manual training a requisite part of the education of its pupils. Instruction in this new department was begun in 1822, and in the following year two large and convenient workshops were erected. From that day to this, manual training has been a part of the instruction of every able-bodied boy — rich and poor alike — passing through his school course here. Habits of industry are invaluable, and they should be acquired at the formative period of life. It is of much less importance what one learns to do, than that one should learn to do promptly and well whatever one undertakes. With industrious habits, a trained eye, a skilled hand, and cultivated judgment, one may acquire a new trade with comparative ease, but where all these are wanting, to start on any new line of work is a difficult task.

Boys receive instruction in cabinet-making and shoe-making. Until 1892, there was a tailor's shop also. Most of the girls learn to sew and to do some of the lighter parts of house work.

In the cabinet-shop the boys learn how to use wood-working tools, and when they have finished their school course, they find it comparatively easy to secure employment in carpenter shops, in furniture establishments, or in any other occupation in which that class of tools is used. Those who return

to farm life find the knowledge which they have obtained in this branch of instruction valuable in saving the cost of repairs and in the manufacture of many needed and useful articles. The cabinet-shop is supplied with power for the turning-lathe and heavy sawing, but the rest of the work here, as all of that in the shoe-shop, is performed by hand, as the object is not to turn off a large amount of work, but to teach boys the use and proper care of tools.

Shoe-making has proved a useful trade for many boys, as it requires very little capital. One can start in the trade almost anywhere, and very seldom does a good cobbler fail to find sufficient work to make a comfortable living.

Drawing is carefully taught in order to cultivate the hand and the eye, and as a preparation for understanding working plans in the mechanical arts, and as laying the foundation for designing and other art work with those who show special talent in those lines.

An extensive inquiry made, in 1886, among former pupils of the school, showed them engaged at that time as follows:

MEN.

1 Artist,	1 Casket-maker,
3 Bakers,	1 Casket-trimmer.
1 Basket-maker,	1 Draughtsman,
1 Belt-maker,	1 Dyer,
1 Blacksmith,	3 Editors,
1 Boatman,	70 Farmers,
1 Boat-builder,	1 Fireman,
1 Book-agent,	3 Fishermen,
2 Book-binders,	1 Foreman in warehouse,
1 Brakeman,	1 Foundryman,
1 Brass-molder,	3 Furniture-makers,
1 Brass-worker,	1 Furniture-polisher,
1 Bricklayer,	1 Glass-cutter,
5 Burnishers,	1 Glue-maker,
2 Chair-makers,	2 Hatters,
1 Cigar-maker,	1 Hostler,
1 Clerk in drug store,	1 Ice-dealer,
1 Clerk in post-office,	1 Janitor,

1 Clerk in Treasury Department,	1 Jeweler,
3 Clergymen, ordained,	3 Joiners,
1 Cooper.	7 Laborers,
6 Clock-makers,	1 Lamp-trimmer,
1 Clock-case maker,	1 Last-maker,
1 Copyist,	3 Lock-makers,
2 Cutters in shoe-shop,	2 Masons,
12 Cabinet-makers,	4 Machinists,
1 Capitalist,*	20 Mechanics,
1 Car-maker,	1 Merchant,
17 Carpenters,	21 Mill operatives,
2 Carriage-makers,	1 Mill-wright,
1 Carriage-painter,	1 Monument sculptor,
2 Cartridge makers,	3 Nail-makers,
1 Oysterman,	1 Organ-case maker,
1 Pail-maker,	27 Shoe factory operatives,
8 Painters,	1 Shuttle-maker,
1 Paper-ruler (by machine),	1 Spool-turner,
1 Patent-lawyer,	1 Stair-builder,
1 Pattern-maker,	2 Stone-cutters,
2 Peddlers,	1 Silver-metal scourer,
1 Picture-frame maker,	8 Tanners,
3 Piano-case makers,	15 Teachers,
1 Plough-maker,	2 Tin-smiths,
1 Pocket-book maker,	1 Tool-maker,
5 Printers,	1 Toy-maker,
1 Quarryman,	2 Upholsterers,
1 Rubber-stamp maker,	1 Varnisher,
1 Rule-maker,	1 Wagon-maker,
5 Sash and blind makers,	1 Watch-maker,
2 Saw-mill tenders,	4 Wire-drawers,
1 Shoe dealer,	6 Wood-carvers,
20 Shoemakers,	2 Wool-sorters.

WOMEN.

1 Book-stitcher,	27 Mill operatives,
2 Cartridge-makers,	5 Seamstresses,

*This man has made his fortune, is a director and the largest stockholder of a flourishing insurance company.

1 Corset-maker,	3 Shoe factory operatives,
1 Dressmaker,	1 Supervisor of girls in school
2 Hair-braiders,	for deaf-mutes,
1 Matron in a school for deaf-	2 Tailoresses,
mutes,	6 Teachers.
2 Matrons, Assistant, in a	
school for deaf-mutes,	

A large number of the women are married and have homes of their own. Many others live with their parents, and are useful and efficient members of the household. Of these two classes no note is made in the above list of occupations.

WAGES.

As a rule the wages reported are not inferior to those earned by others in the same kinds of work, and some are receiving wages above the average.

One shoemaker earns \$125.00 per month on an average, others report an average of \$60.00 per month, others \$40.00 per month, and the lowest reported in that trade is \$1.00 a day—the wages of boys little more than half way through their teens.

One weaver earns \$53.00 a month, others \$40.00, others \$30.00 to \$35.00.

Carpenters generally report wages of \$2.00 a day.

Cabinet-makers earn from \$1.25 to \$2.25 a day.

One mechanic earns from \$75.00 to \$80.00 per month.

Clock-makers report wages varying from \$1.25 to \$3.00 per day for piece work.

Burnishers report wages varying from \$1.25 to \$5.00 per day for piece work.

Teachers receive wages which will not compare unfavorably with the wages paid for teaching the same grades of classes in the profession generally, the highest salary reported being \$1800.

The patent lawyer, in a competitive examination for the chief examinership in the patent office, received the highest mark, but being debarred from that office by his infirmity, he entered upon the practice of patent law, in which he has gained a lucrative practice.

It will be seen by a glance at the list given above, that there is a great variety in the occupations of former pupils. Comparatively few of them have followed the trades learned at school, but all have carried with them the trained hand and eye, the cultivated judgment, and the industrious habits acquired. In no case have they found these a hindrance to their advancement, but, rather, on the foundations thus laid they have built their success. There is nothing degrading, or belittling, in the acquirement of any honest handicraft. The false impression that there was has started many a young man on his way to the almshouse or the jail. Honest industry of any kind is honorable. Voluntary idleness is degrading, whether it be found among the rich or the poor, among the learned or the ignorant.

The plan of manual training first put into operation here has been adopted by nearly every school for deaf-mutes in the country, and to it may be attributed in no small degree the fact that a deaf-mute pauper or vagrant from among graduates is rarely found, though impostors not infrequently assume the role of deaf-mutes that they more readily may work upon the sympathies of the public and so procure the means of living without labor. As a class, the country through, deaf-mute graduates are honest, industrious, thrifty, and respected citizens, and not a few of them have brought up families of hearing children, who have risen to positions of influence and honor.

AGE OF ADMISSION.

In the early years of the school the time allowed to the beneficiaries of the several States was very short, and that the pupils might be able to accomplish the most in the time allowed, the age of admission was set high, as the following extract from the twenty-seventh annual report will show :

“ Those children who were to receive no aid from any public body, and whose term of instruction was therefore not limited, like that of beneficiaries, have always been admitted to the Asylum at the age of ten years, if their friends desire it ; and in a few cases they have been taken at an earlier age, because, it was presumed, that if five years were not sufficient, they would be kept still longer under instruction. But for the larger

class of its pupils, the Asylum, in view of the whole subject, and after much consideration, fixed upon fourteen years at first, and afterwards upon twelve, as the best time for the commencement of their education. This course was adopted in accordance with the views and wishes of a most respectable board of commissioners, appointed by the legislatures of Massachusetts, Maine, New Hampshire, and Vermont, to examine into the state and condition of this institution, as respects its funds, and the instruction, treatment, and employment of the pupils, and to ascertain the terms and conditions upon which the deaf and dumb, who may be sent to the Asylum by those States, will be received."

In 1843 the age of admission was again reduced, as will appear by the following vote passed by the board of directors :

"*Voted*, That the earliest age for the admission of pupils into the Asylum be eight years ; with the hope that all such that are admitted at an earlier age than twelve years shall be continued for the term of six years at least."

It is interesting to notice the change in the age of pupils at admission since then. An examination of the records shows that of the first one hundred pupils only *eight* were under *ten* years of age, when they began their school course ; *fifty three* were *sixteen years* of age or over ; *forty-two* were eighteen years of age or over ; *fifteen* were over *twenty-five* years of age, and *one* had reached the age of *fifty*.

Of the last one hundred admitted previous to May, 1889, *forty-eight* were under *ten* years of age ; *nine* were over *sixteen* years of age, and only *four* had passed the age of *eighteen*. *One* had reached the age of *twenty-seven*.

The average age of the first one hundred pupils at admission was 17.91 years. The average age of the last one hundred at admission was 10.77 years — a gain of 7.18 years in the right direction.

TIME ALLOWED FOR INSTRUCTION.

In the matter of time allowed at school, the deaf-mute children of this generation are highly favored above those of two generations ago. On this point the seventh annual report of this school speaks as follows : "Some pupils stay at the Asylum only two years, and four is thought by many a

pretty considerable time for completing their education. And yet in this time some hope that these infants in knowledge, though they may be men in stature, as ignorant of knowledge of language, when they begin, as the little child who is taking his first lessons in his primer, can be taught how to write English with grammatical accuracy, and to read books with understanding, and also have their minds opened to the reception of moral and religious truth, and to an acquaintance, perhaps, with arithmetic, geography, and history, and in addition to all this, become tolerable proficient in some mechanical employment. Could such things be accomplished in the education of those who are deprived of two of the most important faculties which man enjoys, it would put to shame all that is done by the most ingenious and attentive parents, and at the most celebrated schools, in training up to knowledge and usefulness those who are favored with hearing and speech and all the superior facilities of acquiring information and improvement, which these valuable privileges afford."

In 1825 the commissioners above referred to visited the school, and after full consultation with the board of directors, the latter passed the following preamble and resolution, viz. :

"WHEREAS, it is necessary, not only for the good of the pupils, but for the convenience of the Asylum, that every pupil should continue at least four years, that being the least time in which they can acquire even an ordinary education,

"Resolved, That it is expected that no one will be placed here for a less term than four years."

In 1835, the regular term of instruction was extended to five years.

As we look back over this history, and consider the very short time allowed for the school course, and consider, moreover, that the majority of the pupils on entering the school had reached an age when the mind had lost its pliability, we do not wonder that the attainments in language were so limited that they failed to free themselves from deaf-muteisms, but, rather, considering the circumstances, we marvel that they were able to accomplish so much as they did. All honor to them ! All honor to the teachers, who, in spite of all draw-

backs and discouragements, fitted their pupils to take their parts in life so well! What would be thought in these days of *two years*, or *four years*, as the period allowed for the education of deaf-mutes?

As time has passed on, the necessities of the case have been appreciated better, and the period of instruction has gradually been increased. Massachusetts now allows ten years to every one of its deaf children, and gives power to the Governor to extend the time beyond that limit in the case of meritorious pupils, "recommended therefor by the principal or other chief officer of the school in which they are members." In the rest of New England the State authorities have discretionary power to extend the time to about the same limit. One more step in advance is needed, viz., to grant the same privileges to the deaf child that are accorded to his hearing brothers and sisters, to enter school as soon as he is old enough, and remain until his education is completed, including instruction in the kindergarten, the primary school, the grammar school, and in speech and lip-reading.

METHODS OF INSTRUCTION.

Great changes have also taken place in the methods of instruction. Finding an insurmountable barrier to acquiring the system of instruction in Great Britain, Mr. Gallaudet went to France, partially learned the system there in use, and brought it, embodied in the person of Laurent Clerc, to this country. It was a marvelous system, but there was too much machinery about it, and like all the machinery of those days it was crude and cumbersome. Too much time was spent over the sign language. It seems sometimes to have been regarded as an end rather than a means. The lever was mistaken for the load which it was intended to move. For example, in the teaching of language, instead of presenting the idea vividly in brief natural signs, and then turning at once to written, or spelled, language, the idea was first given in free natural signs, next in word signs in the order of the words, and, lastly, by signs in the order of the words, each word being accompanied by other signs indicating the part of speech

and giving its grammatical construction. After all this preparation came the written language for the idea.

Other crudities there were. Mr. Gallaudet, with his coadjutors, set to work to improve this instrument which had been placed in their hands. Their successors have pursued the same course. One after another its useless and cumbersome parts have been removed, and its usefulness has been increased thereby. It is, and will always continue to be, the easiest and most efficient medium of thinking for the congenitally deaf. It is invaluable as a means of conveying ideas rapidly, both in giving information and in making explanations. Every teacher of the deaf should be a master of the sign language, and should use it with perfect freedom and yet with great discretion. It should never be more than a means to an end. In the days when the school period was so short, the end sought was to lay up knowledge in the sign language. Now we have passed beyond that, and merely use it as a means of reaching the point where all knowledge may be reached through the English language and stored in it.

The system of instruction is now thoroughly eclectic — writing, speech, lip-reading, manual spelling, pictures, pantomime, actions, and the sign-language are all freely used. The ends aimed at are the mental development of the pupil and a mastery of the English language, and any means which will conduce to these ends are unhesitatingly employed.

ARTICULATION.

Articulation has always had a place in the instruction given in this school. From the beginning the semi-mute and semi-deaf have had their speech kept up and improved by special attention. The subject was investigated from time to time in its workings in other countries by special agents of this and other schools, and the best light to be had was followed. In the very limited time allowed for the school course, and considering, also, the age at which pupils were admitted, it was not deemed wise to extend the instruction beyond the above-named classes. As the school period was increased

more could be done. In 1845 the following resolution was passed by the board of directors :

"Voted, In view of the facts and results obtained by Mr. Weld, the Principal of the Asylum, during his late visit to various institutions for the education of deaf-mutes in Europe, that the board of directors will take efficient measures to introduce into the course of instruction in the Asylum every improvement to be derived from these foreign institutions; and with regard to teaching deaf-mutes to articulate, and to understand what is said to them orally, that they will give it a full and prolonged trial, and do in this branch of instruction everything that is practically and permanently useful."

In accordance with this resolution about thirty pupils received special instruction in speech and lip-reading during the school year of 1845-6. In the following year forty pupils were so instructed. Three years later we find the class in articulation and lip-reading still numbered about forty, and so on, showing that there was a thorough and persistent attempt in the spirit of the resolution, and with results in some cases, both in speech and lip-reading, which have rarely been excelled.

In 1857, a special teacher of articulation was employed by this school—the first engaged by any school for deaf-mutes in this country—and from that time to this, with the exception of one break of five years, the school has not been without a special instructor in those branches.

This was the first eclectic school to make use of Bell's System of Visible Speech as an aid in teaching deaf-mutes to speak. Mr. Alexander Graham Bell spent the months of May and June, 1872, in the school in introducing the system and in training teachers to give instruction in it.

Of late years more attention has been given to articulation and lip-reading, and their field has been broadened. This school, while holding fast to all that is good in the past, has settled upon the policy of giving all new pupils a thorough and prolonged test, under special teachers, as to their ability to acquire speech and lip-reading, and of dropping only such as those teachers regard as hopeless cases. With the rest daily instruction in speech and lip-reading is continued

through the course. 'This plan has been adopted in the belief that intelligible speech, even if imperfect, is valuable, and that it should be given to every pupil who can acquire it, even at a partial sacrifice of development in other directions, which will require an addition of one or two years to the time now allowed for the school course in order to make good the loss.

An examination of the school's records in 1889 revealed the following facts :

Of the pupils received into this school during the previous four years seventy-four per cent. gave sufficient promise of success in acquiring speech and lip-reading to warrant their continued daily instruction in those branches. Of those thus taught forty-seven + per cent. were born deaf; fourteen + per cent. lost hearing under two years of age; twenty-four + per cent. lost hearing between the ages of two and four years; and fourteen + per cent. lost hearing after the age of four years.

The more than twenty-five hundred pupils who have received instruction at the American Asylum have come from twenty-five States, the British Provinces, and the West Indies, viz. :

Maine,	Georgia,
New Hampshire,	Alabama,
Vermont,	Louisiana,
Massachusetts,	Texas,
Rhode Island,	Indiana,
Connecticut,	Illinois,
New York,	Michigan,
New Jersey,	Wisconsin,
Pennsylvania,	Ohio,
Maryland,	British Provinces,
District of Columbia,	West Indies,
Virginia,	California,
North Carolina,	West Virginia.
South Carolina,	

At the present time (1893) only the six New England States are represented by its pupils.

Likewise the following:

Of the first hundred pupils admitted to the school —

46 were born deaf.

30 became deaf at two years or under.

7 became deaf from three to eight years of age inclusive.

0 became deaf at over eight years of age.

17 unknown at what age deafness occurred.

1 had one deaf parent.

28 came from 23 families in which there were forty other deaf children.

0 was reported as having parents related by blood.

In one family represented there were 6 deaf-mute children.

In one family represented there were two deaf-mute sons and one deaf-mute daughter who were married before this school was established.

In another family there were 4 deaf-mute children.

Of the last hundred pupils admitted —

41 were born deaf.

26 became deaf at two years of age or under.

22 became deaf from three to eight years of age inclusive.

1 became deaf at over eight years of age.

10 unknown at what age deafness occurred.

5 have deaf parents, and in these families there are thirteen other deaf children and two hearing children—12 of these deaf children coming from two families.

9 children, having hearing parents unrelated by blood, come from seven families having more than one deaf-mute child — the whole number of deaf children in these families being 16, and the number of hearing children 24.

2 children come from families in which the parents are cousins, and the two families together have six deaf-mute children and fifteen hearing children.

Up to May 1891 five hundred and ninety marriages of former pupils had been reported. From these had sprung eight hundred and eleven children, of whom one hundred and four, or nearly thirteen per cent. were reported congenitally deaf. Nearly one half the marriages were without issue.

The deaf-mutes of America have not failed to testify their love and admiration for their first teachers, Thos. H. Gallaudet and Laurent Clerc, nor to show their appreciation of their labors in their behalf. In September, 1850, they presented each with a costly solid silver service, and to each they have erected, at their own expense, on the grounds of the institution, a permanent memorial at a total cost of more than six thousand dollars.

SUPPORT.

The school is supported partly by the income from its invested funds and partly by State appropriations, and is under the management of a board of directors composed of some of the most prominent business and professional men of Hartford and *ex officio*, the Governors and Secretaries of the six New England States.

The charge for board and tuition is \$175 a year and this expense is met by State appropriations. This covers from two-thirds to three-fourths of the actual cost, the rest being provided from the income of the funds.

The school employs sixteen regular teachers, a special teacher for a blind deaf-mute, a teacher of drawing, and an instructor of Swedish gymnastics.

BOOKS PUBLISHED.

The Ellen Lyman Memorial Fund of \$2,000, given by Mrs. Lafayette S. Foster of Norwich, Conn., and an Illustrative Fund given by the Hon. Joseph Davis of Lynn, Mass., have provided means for publishing a few books specially adapted to the use of deaf children. By this aid the following books have been published and are doing useful service in a large proportion of the schools for the deaf in the United States and in some schools in Canada and England, viz.: First Lessons in English — a graded course of instruction in language in four volumes — by Miss Caroline C. Sweet; Talks and Stories — one hundred short stories and seventy-five conversations for practice in language — prepared by W. G. Jenkins, M. A.; Bits of History — one hundred stories gathered from United States history — compiled by John E. Crane, B. A., and "A Story Reader" — a volume of short stories for young pupils — compiled by Miss Ida V. Hammond.

The American Annals of the Deaf and Dumb, now known all over the world as the official organ of the schools for the deaf in America, originated with the teachers of this school, and they furnished nearly all of the articles for the first two volumes. It was published quarterly then, as now, and the

Board of Directors of the school appropriated \$300 towards the expense of publishing the first volume.

At the First Convention of American Instructors of the Deaf and Dumb, held at the New York Institution in 1850, the magazine was adopted by that body, which became responsible for its support, and placed it under the management of its executive committee, but the editorship was still filled by a teacher of the American Asylum, first by Mr. Luzerne Rae, and after his death by Mr. Samuel Porter, who held it until the magazine was suspended on account of the Civil War.

The management of the school is wisely conservative, but it moves on in no old grooves, is wedded to no system. It gladly examines and tests every new thing that promises to be an improvement, and with alacrity adopts whatever proves itself worthy of adoption. It believes in proving all things and in holding fast that which is good. It makes no changes merely for the sake of change, but is ever ready to make any change for the sake of improvement. It stands where it has always stood, in the front rank of schools for the deaf.

JOB WILLIAMS.

ACT TO INCORPORATE THE CONNECTICUT ASYLUM
FOR THE EDUCATION AND INSTRUCTION OF DEAF
AND DUMB PERSONS.

1. *Be it enacted by the Governor and Council and House of Representatives in General Court assembled:* That John Caldwell, Nathaniel Terry, Daniel Wadsworth, Mehitable Wadsworth, Susan Tracy, Ward Woodbridge, Henry Hudson, Daniel Buck, Mason F. Cogswell, Joseph Battell, William H. Imlay, Charles Sigourney, David Porter, David McKinney, Isaac Bull, Thomas S. Williams, John Morgan, Samuel Tudor, Jr., John Butler, George Goodwin, John Beach, James Ward, Roswell Bartholomew, George Smith, Joseph Rogers, Moses Tryon, Jr., Nathan Strong, Jr., Charles Seymour, James H. Wells, Jonathan W. Edwards, William W. Ellsworth,

William Watson, Russel Bunce, Eliphalet Terry, Seth Terry, Lynds Olmsted, Thomas Lloyd, James B. Hosmer, Joseph Trumbull, Samuel Tinker, Horace Burr, Russell Talcott, Christopher Colt, Eliphalet Averill, Nathaniel Patten, Joseph Wells, William Ely, Spencer Whiting, Barzillai Hudson, Jr., Jonathan Law, George Goodwin, Jr., Daniel Crowell, Charles Goodwin, Michael Shepherd, Caleb Goodwin, Dudley Buck, Aaron Chapin, Jared Scarborough, Barzillai Hudson, Jacob Sargeant, Peter Thatcher, Talcott Wolcott, Nathaniel Spencer, and their associates be, and they hereby are, formed into, constituted, and made a body politic and corporate, by the name of "The Connecticut Asylum for the Education and Instruction of Deaf and Dumb Persons," and by that name they and their successors shall and may have perpetual succession: shall be capable of suing and being sued, pleading and being impleaded in all suits of what nature soever, may have a common seal, and may alter the same at pleasure, and may also purchase, receive, hold, and convey any estate, real or personal, the annual income of which shall not exceed five thousand dollars.

2. *And be it further enacted*, That the said Asylum may, from time to time, elect a President, and such other officers as they may find necessary or convenient, may elect additional members, and the said Asylum may make by-laws, respecting the number, qualifications, and duties of their officers; the mode of election and admission of members, the time, place, and manner of holding their meetings, and the number necessary to make a quorum, and all other by-laws which they may deem necessary for the due regulation of said Asylum, not repugnant to the laws of this State or of the United States.

3. *And be it further enacted*, That the first meeting of said Asylum be held at the State House in Hartford, on the second Monday of June next.

4. *And be it further enacted*, That this act or any part thereof, if found inadequate or inconvenient, may be altered, amended, or repealed.

General Assembly, May Session, 1816.

CHARLES DENISON,

Speaker of the House of Representatives.

JOHN COTTON SMITH, *Governor.*

Attest,

THOMAS DAY, *Secretary.*

AN ACT TO ALTER THE NAME OF THE ASYLUM.

At a General Assembly of the State of Connecticut, holden at Hartford in said State, on the first Wednesday of May, Anno Domini 1819:

Upon the petition of the "Connecticut Asylum for the Education and Instruction of Deaf and Dumb Persons," showing to this assembly, that the said institution, although styled the Connecticut Asylum, was originally founded for the relief of the Deaf and Dumb wherever situated, and that no preference has ever been given to applicants for admission on account of their local residence. And that, in consideration that the Congress of the United States have very liberally granted, for the use of the Asylum, a township of land, and in consideration also of the contributions of charitable individuals in the other States in the Union, the members of the corporation are desirous of changing its corporate name so that in future it be called "The American Asylum at Hartford, for the Education and Instruction of the Deaf and Dumb."

Resolved by this Assembly, That the name and style of said corporation be and the same is hereby changed, and that hereafter it be known and called by the name and style of "The American Asylum at Hartford, for the Education and Instruction of the Deaf and Dumb," anything in the original act of incorporation to the contrary notwithstanding.

Provided, however, That this act shall be so construed, that any bequest, devise, gift, grant, covenant, or promise, that has been or may be made to said corporation by either of said names, shall take effect; and this act shall in no wise prejudice the said corporation in respect to any privilege or benefit to which it may have been entitled had not the same been passed.

And it is also provided, That no misnomer of the said corporation shall prevent the same from taking benefit of any bequest, devise, gift, or grant when the intention of the testator, deviser, donor, or grantor can be clearly understood.

A true copy of record.

Examined by

THOMAS DAY, *Secretary.*

FINANCIAL STATEMENT.

AMERICAN ASYLUM AT HARTFORD, ETC.,

*in account with D. R. HOWE, Treasurer.**For the Year ending April 1, 1892.*

RECEIPTS.

Received from Investments,	\$20,720.45
“ “ Estate Morris Mattson,	30.36
“ “ Blodgett Fund,	111.65
“ “ Ellen Lyman and Jos. Davis Funds, . .	150.00
“ “ W. W. Turner Fund,	25.00
“ “ Eliza Morrison Fund,	100.00
“ “ States for support of beneficiaries, .	25,456.25
“ “ “ “ clothing, etc.,	708.41
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	\$47,302.12

EXPENDITURES.

W. P. Williams on orders,	\$20,000.00
Salaries,	24,524.74
Insurance and Taxes,	164.13
Steward, Clothing,	708.41
Publication Fund,	150.00
Library and Amusement Fund,	200.00
Mattson Prizes,	12.50
Sundries,	291.11
W. W. Turner Prizes,	25.00
Profit and Loss, excess of income over expenditures, .	1,226.23
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	\$47,302.12

AMERICAN ASYLUM AT HARTFORD, ETC.,

*in account with D. R. HOWE, Treasurer.**For the Year ending April 1, 1893.*

RECEIPTS.

Received from Investments,	\$21,001.40
“ “ Chicago Real Estate, profit on sale, .	109.75
“ “ Blodgett Fund,	235.75
“ “ Ellen Lyman and Jos. Davis Funds, . .	150.00
“ “ W. W. Turner Fund,	25.00
“ “ Eliza Morrison Fund,	100.00
“ “ States for support of beneficiaries, .	23,925.00
“ “ “ “ clothing,	687.01
“ “ Pay pupil,	175.00
“ “ Profit and Loss, excess of expenditures over receipts,	1,651.73
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	\$48,060.64

EXPENDITURES.

W. P. Williams, on order,	\$21,000.00
Salaries,	24,894.29
Insurance and Taxes,	787.74
Steward, Clothing,	687.01
Publication Fund,	150.00
Library and Amusement Fund,	250.00
Sundries,	291.60
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	\$48,060.64
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ABSTRACT OF

*Dr.**AMERICAN ASYLUM in account with W. P.*

To Flour,	\$890.30
" Meal,	14.45
" Brown Bread and Crackers,	86.99
" Rice,	12.54
" Yeast,	80.54
" Straw,	65.39
" Provender and Oats,	406.69
" Live Stock,	45.00
" Tools and Blacksmithing,	131.24
" Butter,	1,388.59
" Eggs,	151.48
" Charcoal,	208.56
" Hard Coal,	1,982.98
" Wood,	60.19
" Furniture,	399.62
" Groceries,	1,222.99
" Gas bill,	687.24
" Meat, Fish, and Fowl,	3,463.10
" Medicine,	80.34
" Miscellaneous,	486.82
" Pupils,	1,062.33
" Repairs and Improvements,	2,329.42
" Schools and Postage,	119.06
" Cabinet Shop,	370.99
" Shoe Shop,	542.12
" Tailor Shop,	11.00
" Vegetables and Fruits,	790.80
" Wages,	5,229.83
" Washing and Soap,	862.52
" Water,	361.05
" Balance to New Year,	1,122.18
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	\$24,666.35

CURRENT EXPENSES.

WILLIAMS, *Steward, for the year ending April 1, 1892.*

CR.

By Cash received from Treasurer,	.	.	.	\$20,000.00
" Balance from last year,	.	.	.	911.88
" received from State of Maine,	.	.	.	113.80
" " " " New Hampshire,	.	.	.	53.35
" " " " Vermont,	.	.	.	19.60
" " " " Massachusetts,	.	.	.	377.27
" " " " Rhode Island,	.	.	.	3.15
" " " " Connecticut,	.	.	.	141.24
" " " Eliza Morrison Fund,	.	.	.	16.76
" " " Pupils,	.	.	.	654.96
" " " Cabinet Shop,	.	.	.	587.79
" " " Shoe Shop,	.	.	.	390.70
" " " Live Stock,	.	.	.	476.00
Miscellaneous sources, including sale of surplus stores, pasturage, items of rent, etc.,	.	.	.	919.85

\$24,666.35

DR.

AMERICAN ASYLUM *in account with* W. P.

To Flour,	\$624.25
" Meal,	5.85
" Crackers and Brown Bread,	161.38
" Rice,	9.03
" Yeast,	74.78
" Straw,	41.75
" Provender and Oats,	371.60
" Live Stock,	326.50
" Blacksmithing,	140.60
" Butter,	1,319.33
" Eggs,	124.92
" Charcoal,	182.65
" Hard Coal,	2,103.41
" Wood,	83.02
" Furniture,	1,358.33
" Groceries,	1,130.37
" Gas,	740.18
" Meat, Fish, and Fowl,	3,631.49
" Medicine,	74.93
" Miscellaneous,	500.78
" Pupils,	1,097.19
" Repairs,	1,538.52
" Postage,	64.40
" Cabinet Shop,	482.29
" Shoe Shop,	475.85
" Tailor Shop,	6.00
" Vegetables and Fruit,	1,115.18
" Wages,	5,477.75
" Washing and Soap,	846.10
" Water,	427.76
" Balance to New Year,	1,028.88
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	\$25,565.07

WILLIAMS, *Steward, for the year ending April 1, 1893.*

CR.

By Balance from last year,	.	.	.	\$1,122.18
By Cash received from Treasurer,	.	.	.	21,000.00
" " " State of Maine,	.	.	.	99 62
" " " " New Hampshire,	.	.	.	36.88
" " " " Massachusetts,	.	.	.	361.72
" " " " Rhode Island,	.	.	.	11.65
" " " " Connecticut,	.	.	.	177.14
" " " Pupils,	.	.	.	796.05
" " " Cabinet Shop,	.	.	.	505.51
" " " Shoe Shop,	.	.	.	265.25
" " " Live Stock,	.	.	.	450.91
Miscellaneous sources, including sale of surplus stores, pasturage, items of rent, etc.,	.	.	.	738.16

 \$25,565 07

APPENDIX.

I. PAPERS, PERIODICALS, ETC.

THE FOLLOWING PAPERS HAVE BEEN SENT TO THE PUPILS GRATUITOUSLY THE PAST TWO YEARS.

NAME.	WHERE PUBLISHED.
Advance,	Inst. for D. & D., Jacksonville, Ill.
Anamosa Eureka,	Anamosa, Iowa.
Athol Transcript,	Athol, Mass.
Boston Transcript,	Boston, Mass.
Canaan Reporter,	East Canaan, N. H.
Canadian Mute,	Inst. for D. & D., Belleville, Ont.
Christian Secretary,	Hartford, Conn.
Columbian Register,	New Haven, Conn.
Connecticut Herald and Journal,	New Haven, Conn.
Daily News,	Inst. for D. & D., Berkeley, Cal.
Daily Paper for Our Little Ones,	Inst. for D. & D., Rochester, N. Y.
Deaf-Mute's Advocate,	Inst. for D. & D., Malone, N. Y.
Deaf-Mute Chronicle,	Inst. for D. & D., Columbus, Ohio.
Deaf-Mute Hawkeye,	Inst. for D. & D., Council Bluffs, Iowa.
Deaf-Mute Journal,	New York City.
Deaf-Mute Index,	Inst. for D. & D., Colorado Springs, Col.
Deaf-Mute Mirror,	Inst. for D. & D., Flint, Mich.
Deaf-Mute Optic,	Inst. for D. & D., Little Rock, Ark.
Deaf-Mute Record,	Inst. for D. & D., Fulton, Mich.
Deaf-Mute Voice,	Inst. for D. & D., Jackson, Miss. [Wis.]
Deaf Speaker,	Milwaukee School for the Deaf, Milwaukee, [Wis.]
Deseret Eagle,	School for the Deaf, Salt Lake City, Utah.
Gazette,	Lewiston, Me.
Goodson Gazette,	Inst. for D. & D., Staunton, Va.
Hartford Courant,	Hartford, Conn.
Hartford Post,	Hartford, Conn.
Hartford Times,	Hartford, Conn.
Indiana Deaf-Mute Journal,	Inst. for D. & D., Indianapolis, Ind.
Institute Herald,	Inst. for D. & D., St. Augustine, Fla.
Kansas Star,	Inst. for D. & D., Olathe, Kansas.
Kennebec Journal,	Augusta, Maine.
Kentucky Deaf-Mute,	Inst. for D. & D., Danville, Ky. [Md.]
Locomotive,	Hartford, Conn.
Maryland Deaf-Mute Bulletin,	Maryland School for the Deaf, Frederick, [Md.]
Messenger,	Inst. for D. & D., Talladega, Ala.
Mute's Companion,	Inst. for D. & D., Faribault, Minn.
Mute Journal of Nebraska,	Inst. for D. & D., Omaha, Neb.
Nashua Telegram,	Nashua, N. H.
New Haven Palladium,	New Haven, Conn.
New Method,	Englewood, Ill.
Our Dumb Animals,	Boston, Mass.
Our Little World,	Inst. for D. & D., Philadelphia, Pa.
Pacific Coast Photographer,	Sacramento, Cal.
Portland Transcript,	Portland, Maine.
Register,	Inst. for D. & D., Rome, N. Y.
Religious Herald,	Hartford, Conn.
Republican Standard,	Bridgeport, Conn.
Rhode Island County Journal,	Providence, R. I.
Rhode Island Press,	Providence, R. I.
Salem Register,	Salem, Mass.
Silent Echo,	Inst. for the Deaf, Winnipeg, Manitoba.
Silent Observer,	Inst. for D. & D., Knoxville, Tenn.
Silent Worker,	School for Deaf-Mutes, Trenton, N. J.
Silent World,	Inst. for D. & D., Philadelphia, Pa.
Texas Mute Ranger,	Inst. for D. & D., Austin, Texas.
Travelers Record,	Hartford, Conn.
Vermont Christian Record,	Montpelier, Vt.
Vermont Watchman and State Journal,	Montpelier, Vt.
Villager,	Amesbury and Salisbury, Mass.
Washingtonian,	Inst. for D. & D., Vancouver, Wash.
We Boys,	Watkinson Farm School, Hartford, Conn.
Western Pennsylvania,	Inst. for D. & D., Edgewood Park, Pa.
West Virginia Tablet,	Inst. for D. & D., Romney, W. Va.
Wisconsin Deaf-Mute Times,	Inst. for D. & D., Delevan, Wis.
Zion's Herald,	Boston, Mass.

II.

LIST OF PUPILS

IN THE SCHOOL WITHIN THE TWO YEARS ENDING ON THE FIRST OF
MAY, 1893.

MALES.

NAME.	RESIDENCE.	ADMISSION.
* Abbott, James H.,	No. Reading, Mass.,	Sept., 1885
Abbott, William G.,	No. Reading, Mass.,	Sept., 1891
* Acheson, Washington D.,	Boston, Mass.,	Sept., 1884
Avery, Edward S.,	Bridgeport, Conn.,	Sept., 1886
* Barriere, Pierre,	Taunton, Mass.,	Sept., 1891
Beauregard, Louis E.,	West Gardner, Mass.,	Sept., 1892
* Barrows, Walter C.,	East Hartford, Conn.,	Sept., 1884
Beausouliet, Menegele,	Bellows Falls, Vt.,	Sept., 1888
Berg, Paul, Jr.,	So. Norwalk, Conn.,	Sept., 1888
Berger, Frederick C.,	Bridgeport, Conn.,	Sept., 1891
Blakney, Clement A.,	Fairfield, Me.,	Sept., 1892
Blier, Alfred,	Kingman, Me.,	Sept., 1888
* Boucher, Abraham,	Fitchburg, Mass.,	Sept., '84 & '91
* Bronson, Charles,	Plainville, Conn.,	Sept., 1882
Brown, George E.,	South Norwalk, Conn.,	Sept., '84 & '90
Campbell, John,	Reading, Mass.,	Feb., 1892
Chandler, Horace,	Oakdale, Mass.,	Sept., 1889
Clark, G. Arthur,	Hopedale, Mass.,	Sept., '85 & '90
Clark, H. D. Lee,	West Suffield, Conn.,	Sept., 1885
* Clough, George E.,	Wolfsborough, N. H.,	Sept., 1887
* Clouthier, George E.,	Concord, N. H.,	Sept., 1883
* Conant, Frank A.,	Boston, Mass.,	Sept., '80 & '83
* Constantine, Michael, Jr.,	Bangor, Maine,	Sept., 1885

* Not present May 1, 1893.

NAME.	RESIDENCE.	ADMISSION.	
Cossette, J. Thelesphor,	Meriden, Conn.,	Sept.,	1884
* Cozzens, Ralph L.,	Holliston, Mass.,	Sept.,	1881
Crump, John H.,	Mt. Carmel Center, Ct.,	Nov.,	1891
* Culver, John L.,	East Dorset, Vt.,	Sept.,	1883
Dawson, Edward,	Milford, Conn.,	Nov.,	1885
Dion, Joseph Norbert,	Lynn, Mass.,	Sept.,	1890
Donohue, Charles,	Springfield, Mass.,	Sept., '89 & '91	
Donohue, Mortimer,	Springfield, Mass.,	Sept.,	1891
Dowd, William,	Manchester, N. H.,	Sept.,	1885
Duquette, Israel,	New Worcester, Mass.,	Oct.,	1890
† Erickson, Walter,	Bridgeport, Conn.,	Sept.,	1890
Fancher, Harry T.,	New Haven, Conn.,	Oct.,	1892
Field, Samuel G.,	Bangor, Maine,	Oct.,	1890
Flynn, Martin,	New Britain, Conn.,	Sept.,	1886
Ford, Edward,	Boston, Mass.,	Oct.,	1885
Foster, Frederick R.,	Manchester, N. H.,	Sept.,	1891
Fowler, Leon W.,	Guilford, Conn.,	Sept.,	1891
Gaines, Michael,	So. Boston, Mass.,	Sept.,	1890
* Gerou, Alfred,	Waterbury, Conn.,	Sept.,	1887
Gerrity, Frank,	Worcester, Mass.,	Sept.,	1891
* Glasse, George H.,	Surry, Maine,	Sept.,	1889
Gonyou, David,	Northfield, Vt.,	Sept.,	1891
* Gray, Francis G.,	Belfast, Maine,	Sept.,	1884
Gunther, Henry,	Meriden, Conn.,	Sept.,	1887
Hagerty, John E.,	Holyoke, Mass.,	Sept.,	1892
Hale, Walter M.,	Hartford, Conn.,	Sept.,	1889
* Hall, George W.,	Boston, Mass.,	Sept.,	1889
Hart, Joseph,	Fall River, Mass.,	Dec.,	1892
Harvey, Irus W.,	Greeneville, Conn.,	Sept.,	1883
Heyer, Albert S.,	St. Johnsbury, Vt.,	Sept.,	1885
* Hine, Edward H.,	Waterbury, Conn.,	Sept.,	1881
Homer, Frank A.,	Athol Center, Mass.,	Sept.,	1889
Irwin, Geo. W.,	So. Windham, Maine,	Sept.,	1891
Jellison, James C.,	Monroe, Me.,	Sept.,	1890
Jelison, John C.,	Monroe, Maine,	Sept.,	1890
Kelly, Timothy,	Meriden, Conn.,	Sept.,	1891
* Kilbourn, George A.,	Salisbury, N. H.,	Sept.,	1884
Klinowski, Fine,	Hartford, Conn.,	Feb.,	1890

NAME.	RESIDENCE.	ADMISSION.	
Laisseau, Vilbean,	Waterbury, Conn.,	Sept.,	1891
Lampron, Joseph,	Nashua, N. H.,	Sept.,	1888
* Lewis, Harry S.,	Waterbury, Conn.,	Sept.,	1883
Lidberg, Edward,	Stamford, Conn.,	Oct.,	1892
Luce, Henry C.,	Cottage City, Mass.,	Sept.,	1887
Lynch, Patrick J.,	Montvale, Mass.,	Sept.,	1891
Mandeville, John B.,	Southbridge, Mass.,	Sept.,	1891
Marshall, Augustus G.,	Bridgeport, Conn.,	Sept.,	1891
* McCormick, Patrick L.,	Taunton, Mass.,	Sept.,	1886
Mercier, Anaclet,	No. Brookfield, Mass.,	Sept.,	1889
Merritt, Henry S.,	Newburyport, Mass.,	Sept.,	1886
Meyers, Adolph,	Danbury, Conn.,	Sept., '87 & '92	
Miller, Andrew S.,	Middletown, Conn.,	Nov.,	1892
Miller, Fritz.	Greenwich, Conn.,	Oct.,	1890
* Mitchell, George W.,	Troy, Maine,	Oct.. '85 & '90	
* Mitchell, Thomas,	Fall River, Mass.,	Sept.,	1883
Morris, Arthur J.,	Bridgeport, Conn.,	Sept.,	1892
Mottram, George,	Hartford, Conn.,	Sept.,	1889
* Murray, John,	Winchendon, Mass.,	Sept.,	1884
Nolen, Albert A.,	Salem, Mass.,	Sept.,	1886
Noone, Willie,	Lawrence, Mass.,	Oct.,	1892
* O'Brien, Thomas C., Jr.,	Boston, Mass.,	Nov.,	1888
Olson, Carl,	Wethersfield, Conn.,	Sept.,	1885
O'Malley, Thomas,	So. Boston, Mass.,	April,	1890
Pearce, Frederick W.,	Westerly, R. I.,	Sept., '81 & Mar., '91	
Phillips, Millard,	Shelburne Falls, Mass.,	Sept.,	1891
Pierce, Joseph C.,	Taunton, Mass.,	Sept.,	1884
Pfunder, William,	East Windsor, Conn.,	Sept.,	1886
Randolph, William L.,	Boston, Mass.,	Feb.,	1890
Rioux, Joseph,	Springfield, Mass.,	Sept.,	1892
* Robinson, Frederick R.,	Concord, N. H.,	Sept.,	1881
* Rock, Arthur,	Haverhill, Mass.,	Sept., '80 & '87	
* Royden, Chauncey L.,	Milford, Conn.,	Sept.,	1883
Russell, James T.,	Lynn, Mass.,	Sept.,	1889
* Ryan, Jeremiah,	Concord, N. H.,	Sept.,	1881
Sanford, Albert F.,	Royalston, Mass.,	Oct.,	1888
Sharon, George,	Chicopee Falls, Mass.,	Oct.,	1891

NAME.	RESIDENCE.	ADMISSION.
Shaw, Willie E.,	Boston, Mass.,	Sept., '84 & '91
Sinclair, Arthur A.,	Cambridgeport, Mass.,	Sept., 1888
Smith, Edward G.,	Atkinson, N. H.,	Sept., 1892
Smith, Ernest,	West Stafford, Conn.,	Oct., 1886
Sodoloski, John,	Waterbury, Conn.,	Sept., 1888
Stevenson, Geo. D.,	Oronoque, Conn.,	Oct., 1892
St. John, Robert E.,	Hartford, Conn.,	Oct., 1892
* Sweeney, Robert E.,	Birmingham, Conn.,	Sept., 1890
Sullivan, William P.,	Guilford, Conn.,	Sept., 1891
Tatro, George L.,	Auburn, Mass.,	Sept., 1889
* Thumith, Chas. W.,	Beach Bluff, Mass.,	Sept., '88 & '91
* Trembly, Leon,	Southbridge, Mass.,	Oct., '88 & Sept., '90
Twombly, Alfred R.,	Jamaica Plain, Mass.,	Nov., 1889
Walls, James,	Rockland, Mass.,	Nov., 1889
Waters, Robert K.,	Hartford, Conn.,	Oct., 1889
White, Clarence S.,	Andover, Conn.,	Sept., 1892
White, Thomas,	Boston, Mass.,	Sept., 1883
Williams, George H.,	Lime Rock, Conn.,	Sept., 1891
Youngs, Joseph P.,	Bridgeport, Conn.,	Sept., 1891

FEMALES.

NAME.	RESIDENCE.	ADMISSION.
Abare, Lucy,	Winchendon, Mass.,	Sept., 1887
Abbott, Susie B.,	Bucksport, Maine,	Sept., 1887
Acheson, Gertrude A.,	Roslindale, Mass.,	Sept., 1891
Acheson, Kate L.,	Roslindale, Mass.,	Sept., 1885
Anderson, Jennie V.,	New Britain, Conn.,	Oct., 1891
Anderson, Sarah O.,	Smyrna Mills, Maine,	Sept., 1891
Bacon, Grace M.,	New Haven, Conn.,	Sept., 1887
Baker, Lura,	East Lee, Mass.,	Sept., 1892
Barriere, Eugenie,	Taunton, Mass.,	Sept., 1891
Barriere, Marie,	Taunton, Mass.,	Sept., 1891
* Beatty, Margaret,	Chelsea, Mass.,	Jan., 1882

NAME.	RESIDENCE.	ADMISSION.
Bell, Alice J.,	Norfolk, Conn.,	Sept., 1885
Belyea, Mildred,	Essex, Conn.,	March, 1892
Bourdon, Eveline,	Woodstock, Vt.,	Sept., 1890
Bourette, Laura,	Ware, Mass.,	Jan., 1890
Brockway, Lottie B.,	Barton, Vt.,	Sept., 1885
* Bronson, Isabelle E.,	Plainville, Conn.,	Sept., 1880
Brooks, Ida,	Lowell, Mass.,	Feb., 1890
† Brown, Emma,	Danbury, Conn.,	Sept., 1881
* Cantlon, Kate,	Winchester, N. H.,	Sept., 1882
Carrigan, Kathleen L.,	Ayer, Mass.,	Sept., 1891
Cignoli, Flora,	Springfield, Mass.,	Sept., 1890
Cossette, Hattie M.,	Meriden, Conn.,	Sept., 1892
Cossette, Rilla M.,	Meriden, Conn.,	Sept., 1889
* Crimmings, Jennie,	Somerville, Mass.,	Sept., 1884
Darling, Flora M.,	Jamaica Plain, Mass.,	Sept., 1889
Davenport, Mary I.,	Greenfield, Mass.,	Sept., 1891
Demore, Mary A.,	Kensington, Conn.,	Sept., 1887
Denny, Mary A.,	Cambridgeport, Mass.,	Sept., 1890
* Dolan, Catharine,	Providence, R. I.,	Sept., 1885
* Fischer, Clara,	Lawrence, Mass.,	Sept., 1888
Forrest, Ella L.,	Rockville, Conn.,	Jan., 1893
Foster, Gertie M. H.,	Pittsfield, Me.,	Oct., 1891
Gaines, Anastasia,	So. Boston, Mass.,	Sept., 1890
Germaine, Mary L.,	Leicester, Mass.,	Sept., 1891
* Goodrow, Anna,	Claremont, N. H.,	Sept. '83 & Mar. '89
Green, Nellie A.,	Hebron, Conn.,	Sept., 1891
Hall, Addie T.,	Guilford, Conn.,	Sept., 1884
Hall, Sarah L.,	Newcastle, N. H.,	Sept., 1888
Hannafin, Nellie,	Fitchburg, Mass.,	Sept., 1887
Hannon, Katie,	New Britain, Conn.,	Sept., 1891
Hunter, Ethel H.,	Bridgeport, Conn.,	Sept., 1892
Katon, Rosanna,	Boston, Mass.,	Sept., 1884
Kelly, Alice G.,	Chelmsford, Mass.,	Sept., 1884
Lavaller, Delia,	W. Springfield, Mass.,	Sept., 1891
Markham, Lola E.,	E. Longmeadow, Mass.,	Sept., 1882
Marshall, Deborah,	Bridgeport, Conn.,	Sept., 1885
Mayo, Lulu,	Burnham, Maine,	Sept., 1890

NAME.	RESIDENCE.	ADMISSION.	
* Merrill, Emma M.,	Exeter, N. H.,	Sept.,	1880
* McDonald, Nellie,	New Haven, Conn.,	Sept.,	1882
* McSorley, Lizzie,	East Hampden, Me.,	Oct.	1889
* Nadeau, Geneva,	Houlton, Me.,	Sept.,	1881
Newman, Kate DeM.,	Mianus, Conn.,	Sept.,	1887
Oxley, Annie E.,	Bridgeport, Conn.,	Sept.,	1889
Oxley, Mary E.,	Bridgeport, Conn.,	Sept.,	1889
Parker, Ellen,	Barre, Vt.,	Sept.,	1887
Perry, Susie,	Westfield, Mass.,	Sept.,	1892
* Peterson, Dora,	Boston, Mass.,	Sept.,	1887
Pilkington, Mildred,	Fall River, Mass.,	Sept.,	1892
Prime, Hattie M.,	Foxborough, Mass.,	Sept.,	1884
Richards, Emma,	Middlebury, Vt.,	Sept.,	1892
Robertson, Jane M.,	New Haven, Conn.,	Oct.,	1885
Rooney, Catharine,	Boston, Mass.,	Sept.,	1885
Royden, Sadie G.,	Milford, Conn.,	Sept.,	1887
Shurtliff, Maud A.,	Willimantic, Conn.,	Sept.,	1890
Sila, Josephine,	Hartford, Conn.,	Sept.,	1888
Southwick, Edith F.,	Salem, Mass.,	Dec.,	1889
* Stetson, Maybelle H.,	Middleboro', Mass.,	Sept.,	1881
Stewart, Eva L.,	Middlebury, Vt.,	Sept.,	1888
Sullivan, Bessie,	Cambridgeport, Mass.,	Sept.,	1883
Sullivan, Nellie,	Cambridgeport, Mass.,	Sept.,	1886
Thompson, Lulu B.,	Huntington Centre, Vt.,	Sept.,	1891
Tobey, Ella F.,	Kittery Point, Me.,	Sept.,	1892
* Welch, Catharine A.,	New Britain, Conn.,	Sept.,	1886
* West, Eva S.,	Squibnocket, Mass.,	Sept.,	1888
Wright, Mary A.,	W. Wareham, Mass.,	Sept.,	1884

SUMMARY,
FOR THE YEAR 1891-92.

SUPPORTED BY	MALES.	FEMALES.	TOTAL.
Maine,	9	6	15
New Hampshire,	9	6	15
Vermont,	5	4	9
Massachusetts,	43	32	75
Rhode Island,	1	1	2
Connecticut,	37	20	57
Total,	104	69	173
Whole number in attendance within the year,			173
Greatest number at any one time,			140
Average attendance during the year,			137

FOR THE YEAR 1892-93.

SUPPORTED BY	MALES.	FEMALES.	TOTAL.
Maine,	9	5	14
New Hampshire,	5	2	7
Vermont,	3	5	8
Massachusetts,	39	32	71
Rhode Island,	1	1	2
Connecticut,	38	21	59
Total,	95	66	161
Whole number in attendance within the year,			161
Greatest number at any one time,			147
Average attendance during the year,			144

COMPOSITIONS.

[It is a rule of the school that the syntax of specimens of composition published in our annual reports, shall receive *no correction*. The following are prepared in accordance with this rule; and in judging of them it is important to consider the age of the writers, their time under instruction, and whether they were born deaf, or lost their hearing after they had probably acquired some available knowledge of spoken and written language. Of the subjoined compositions, those marked (a) are original; those marked (b) are translations from signs; those marked (c) are *original* compositions suggested by pictures.]

(a)

Yesterday Miss Sweet, Miss Kellogg, and some girls went to country. We picked many flowers; we had a good time. We were very happy. Miss Kellogg drove with a few girls. Eveline Bourdon rode on her tricycle. She did not drive with Miss Kellogg. Her tricycle broke. She could not ride on it. I jumped out of the carriage. I helped her. A few girls drew Eveline's tricycle. Miss Sweet and a few girls stood on the street to waited. The girls met Miss Sweet. Miss Sweet walked with the girls to the country. The girls climbed over the fence. They picked many flowers. They carried them in their hands. Miss Kellogg and a few girls drove to the Asylum. I did not drive Miss Sweet. A few girls walked a long-time. They rode in horsecar to the Asylum.

G. A. A.

(Born deaf. In school $1\frac{1}{2}$ years. 9 years old.)

(a)

HARTFORD, April 3, 1893.

MY DEAR PARENTS:

The snow is almost gone. Last Friday Mr. Williams and I went to the city to buy some clothes. Miss Greenlaw will keep my clothes. March 23 Mr. Murphy came here and talked to the pupils. We signed the pledge. I do not drink some rum, I wear a blue ribbon. March 25 Miss Noyes played in the chapel. She is greatly funny. Two weeks ago Mr. Weeks' wife died. Some men buried Mr. Weeks' wife in the ground. Next June we shall go home to see you all. I am improving fast. I want to see you all. I write a letter to my father. I like to live in Hartford. I study my lesson hard. I played in the yard. I played base ball. I like to play base-ball. I try to be a good boy. Every day I brush my teeth. Every day the boys play base-ball. I like to help teacher. I want to get some colored pencils. I am fond of Jackson. I want you to write

a letter to me. Last Sunday Mr. Williams put many flowers in the chapel. They looked very pretty. Yesterday was Easter. Some weeks ago Miss Sweet was sick. She is better to-day. This morning Mrs. Parker sent Easter lily to Miss Sweet. Miss Sweet was very much pleased with the lily. Yesterday night Mr. Stone came here. He talked to the boys. I honor my mother and father. Last Saturday I went to the city and bought some oranges and candy. I send love to you all. G. I.

(Born deaf. At school $1\frac{1}{2}$ years. 10 years old.)

(b)

Rachael was ten years old, and had a fine black large cat. Her name was Velvet. She had a kitten. She was fond of it. One day Rachael sat on the floor to play with the kitten. Velvet sat on the floor and watched the kitten. Velvet did not want Rachael to hurt it. The window was open. A bird flew into the room. It did not see Velvet. Velvet jumped on the bird and caught it. Rachael was frightened. She did not want Velvet to eat the bird. Velvet held it fast. Rachael took the kitten quickly and ran to the window. She held it out of the window. Velvet saw Rachael. She did not want Rachael to put the kitten on the yard and ran to Rachael. The bird flew out of the window. Rachael did not put the kitten on the ground. She was wise. M. G.

(Born deaf. At school $2\frac{1}{2}$ years. 12 years old.)

(a)

[Questions written by the teacher. Answers by the pupil.]

1. Who was Rachael? A girl.
2. Who was Velvet? A cat.
3. How old was Rachael? Ten years old.
4. How old was Velvet? I do not know.
5. What did Rachael play with? Velvet's kitten.
6. Why did Velvet watch Rachael? She did not want Rachael to tease her kitten.
7. What flew into the room? A bird.
8. How did the bird get into the room? The window was open.
9. Why was Rachael frightened? Velvet caught the bird.
10. What did she tell Velvet? Not to eat the bird.
11. Why did Rachael hold the kitten out of the window? She did not want Velvet to eat the bird.
12. Why did Velvet run to Rachael? She wanted kitten.
13. Was the bird saved? Yes. It was.
14. Who saved the bird? Rachael.

F. C.

(Deaf at $2\frac{1}{2}$ years. At school $2\frac{1}{2}$ years. 11 years old.)

HE WENT TO A STORE.

[The above sentence was written on a large slate in a schoolroom of a third-year class, and the pupils were told to draw out the story by questioning the teacher. Below is the result. The questions were asked by the pupils and answered by the teacher. The children had never seen the story.]

Did he buy a gun? No; he did not.

What did he buy? He bought a chocolate mouse.

Where did he live? I do not know.

Did he carry the mouse home? Yes.

What was his name? Jimmie.

Did he eat the mouse? No.

Why did he not eat it? He wanted to cheat his kitten with it.

Why did he want to cheat his kitten? For fun.

How did he cheat his kitten? He put the mouse on the floor near the wall.

What did the kitten do? She crept slowly towards the mouse, and jumped on it.

Did Jimmie's kitten eat the mouse? No. She was disappointed and dropped it.

Did she cry? No.

Was she angry? No.

Did Jimmie call his mother? I do not know.

Did the kitten leave the mouse? Yes.

Where did she leave it? On the floor.

Did Jimmie laugh?

Did Jimmie take the mouse? I think so.

Was Jimmie deaf? No.

What was the kitten's name? I do not know.

Did Jimmie love his kitten? Yes.

How old was Jimmie? I do not know.

Did he tell his father and mother about the mouse? I think so.

Did he have a sister? I do not know.

(b)

Almost eight hundred years ago the king of England died. His daughter Maude meant to become the queen of England. Her cousin, Stephen de Blois took off Maude's crown, then he put it on his head. So he told the people that he should become the king of England. When Maude's friends heard this, they were quarreling with Stephen's friends. Then they went to war with Stephen's friends. They were in the battle about three months. At last Maude's friends were disappointed. They ran to hide in Oxford castle, while Stephen's soldiers were watching. Afterwards the things were all gone in the castle, but Maude thought that she would not go out to escape, because she was afraid that Stephen's soldiers would catch her, so she thought she could go to escape at night. So she and

three knights put on their white robes, because Stephen's soldiers could not see them, because the ground was covered with snow, and there was ice near the castle. Some of Maude's soldiers stayed in the castle, so they tied very strong ropes around Maude and three knights' bodies. By and by they reached down, then they crossed the river. They went to get some horses, soon they rode away. Stephen was the king of England, but Maude did not want to be queen of England.

(Deaf at 5 years. In school 2½ years. 14 years old.)

(b)

A little boy's name was Elbert Collins. He was six years old. Every day he went to school. He liked to learn very much. One day Mrs. Collins had to go to Mrs. Brown's house to get milk. She told Elbert to take care of her baby. Elbert said that he would take care of her baby. He loved his baby. He rocked the cradle. He looked at the clock and did not want to be late to go school. He went to the door and opened it. His mother did not walk on the road. He waited for his mother but she did not come. He did not know what to do. He thought of a good plan and tied a shawl around the baby's body. He carried it in his arms and ran toward the school. He met Mrs. Smith, and Mrs. Smith asked him where he was going, but Elbert said nothing. He ran into the schoolroom and it was not late. He gave it to the teacher to take care of his baby. She laughed and the boys and girls came to look at the baby and laughed. The principal heard the boys screaming and went into the schoolroom. He looked a little cross. The teacher called him and looked at the baby and laughed. Mrs. Collins came home and went to the cradle. She saw that her baby was gone. She searched for all the rooms but she could not find her baby. She went out of the house. She met Mrs. Smith. Mrs. Smith asked her what the matter was. Mrs. C. said that her baby was lost. Mrs. Smith said that she saw Elbert carrying her baby to the school. Mrs. Collins ran to school and said "Are my baby here?" The teacher gave it to her. She was glad to find it. She carried it home and went with Elbert.

M. A. D.

(Deaf at 2 years. In school 4 years. 12 years old.)

NOTE. — The three following compositions were written from the same set of signs.

(b)

Some years ago Mr. Jones lived in New Haven. He had a little girl. He had a big dog. The little girl was very fond of the dog. By and by a big dog and a little girl played. Her mother came out of her house. By and by a little girl went near the stove and saw the dog. The dog bit the girl's dress. He bit the girl's mother's dress and called. His mother did not go to her house. The dog came to the house and saw the girl. The girl was warm and slept near the grate. She was tired. By and by the girl's mother went to her house and took the girl from the stove.

The girl stood on the floor. The dog was brave and was not coward. The girl's mother was glad for the dog. A. M.

(Born deaf. In school $1\frac{1}{2}$ years. 9 years old.)

(b)

Several years ago a man by the name of Mr. Jones lived in New Haven. He had a little girl. She was two years old. She had a large dog. They were fond of each other. They often played with each other. One day Mrs. Jones went out of the house and left the baby in the house. The baby walked towards the grate. The dog saw her doing so and took hold of the baby's dress and would not let her go near the fire. But the baby soon got tired and put her head on the grate and went to sleep. The dog feared that the baby would be burned to death. He tried to make her go off from the fire but she was asleep. The dog went in another room and pulled Mrs. Jones's dress to come and save her baby from the fire but she did not understand what he meant. She drove him. The dog went back and got behind the baby to protect her but his hair began to burn. He began to whine. Mrs. Jones came running to the next room. She saw her baby sleeping near the fire and took her away and she was saved. Mrs. Jones thought the dog was good brave.

M. B.

(Born deaf. In school $4\frac{1}{2}$ years. 15 years old.)

(b)

Several years ago a man named Mr. Jones living in New Haven had a two-year-old daughter and he also owned a large dog of whom his daughter was very fond. They often played with each other. One day the child's mother went out of the house leaving the child and the dog. The child went near the grate in a room and the dog feared that she might get burned to death, so he pulled her dress but again she stood by the grate, and the dog did the same. Pretty soon the child became tired and fell asleep near the grate. The dog tried to awaken her by pulling her dress but she did not awake because she slept very soundly. Then he went out of the house to his mistress and pulled her dress by his mouth but she did not understand what it meant. She drove him away and the dog again came to the place where the child was and lay down between the child and the grate. Very soon he became very hot and his hair began to be on fire and he was whining. His mistress came and was surprised to see the dog there. She took him in her arms from the grate and she thought that he was a very brave, clever dog. K. L. A.

(Born deaf. At school $7\frac{1}{2}$ years. 17 years old.)

(a)

Yesterday morning Mr. Williams told us that Mr. Murphy was coming to see us in the afternoon. We were delighted for we had been disappointed twice. At two o'clock we all were in the chapel awaiting Mr

Murphy's arrival. He soon came with Mr Williams and Col Thompson, Chairman of the temperance committee. We were glad to see Mr Murphy. There was a reporter from the *Post* in a corner in the chapel. We never saw a reporter before and we were rather interested in watching his hand rapidly writing. Mr Williams first gave a speech and then asked Mr Murphy to begin but Mr Murphy would not lecture before Col Thompson gave his lecture. So Col Thompson stood up and said that when he was a soldier his duty was to obey and that he must now obey Mr Murphy. He did not give a long speech but it was a very nice one and we liked him for himself. Then he sat down and Mr Murphy began his lecture. He told us some stories and he asked who would like to sign the pledge. Almost every one of us held his and her hand. Mr Murphy was pleased and then Mr Williams called some of us to write the stories that Mr Murphy told us on the slates. Mr Murphy was pleased with our work. Then we asked Mr Williams to invite Mr Murphy to see our play which is to take place tomorrow evening. Mr Murphy promised to come if he was still in town. We hope he will be in town tomorrow for we want to see him again. His eyes showed that he loved the people and wanted to help them. He went away at three o'clock and when we came in to school we asked Mr Williams to let us go to the church on Asylum Ave. Before we came to school Mr Murphy shook hands with us. We felt proud when we shook hands with him. Miss Noyes was called upon the stage to sign the hymn "Nearer my God to thee" She did it beautifully. Mr Murphy shook hands with her four times and she said that she felt proud. Mr Clark was with us in the church telling us what the speeches were. As Mr Murphy was not in yet they sang and Mr Twichell made a speech. They sang four times. They were singing the fourth time when Mr Murphy, with his wife and Col Thompson came in and the people stopped singing and stared at them. At the door a little girl presented some lovely flowers to Mrs Murphy. We tried to catch a sight of Mrs Murphy but we could not for the people were standing up and covering her from our sight. We were curious to see what a kind of wife Mr Murphy had. Mr Murphy came upon the platform and shook hands with Rev Mr Twichell and Dr. Stone. He then took off his things and put them on the floor of the platform. Col Thompson first made a speech. It was quite long. He said that Rev Twichell sent for him to come and take Mr Murphy with him. He felt that honor and he said that it was Rev Mr Twichell who made him chairman of the Citizens Committee. He said that he knew it was honor but he felt responsible too. He then told us a story which Rev Mr Twichell told him long ago. It was about a professor of a college in Maine. Then Col Thompson told us how good Mr Murphy was and that many wives of drunkards sent letters to Mr Murphy telling him about their husbands and that they had signed the pledge. Then Mr Murphy stood and began his speech. He said that he was glad to see that the church was full of people. He said that he thought he would not preach against liquors for the people looked as if they never touched liquors. He looked very earnest and he

talked loudly but it was interesting to watch his movements for they seemed to rouse us. He told us about a drunken man who was standing at the door and when Mr Murphy passed him he cried "How are you" He was not right in his mind. Mr Murphy gave him a chair close to his and the drunken man on seeing a carnation in Mr Murphy's coat button hole asked him to give it to him. Mr Murphy gave it to him and when the people rose to sing the drunken man rose too and sang. When he awoke the next morning he was ashamed of himself and after this he never drank again. Then Mr Murphy told us that one of the Presidents was going to Washington to be inaugurated. His mother told him that she could stay at home and pray for him but he told her that he would not go without his dear mother. So she went with him and was close by him at the inauguration. After he inaugurated he bent down to his mother and kissed her. It was President Garfield. Mr Murphy honors men who love their mothers. He said that he was often jealous of men who had mothers for he had none. She died when he was but a boy. He was old enough to remember her. Then he told a story about a minister preaching in his church. There was a drunkard in a corner. The minister was saying "Where is the drunkard" There was silence in the church and the drunkard thought he had to go so he went to the minister and said "Here I am." The minister was shocked for he did not mean him. He was only talking about what the bible told. Soon the minister said "Where is the hypocrite?" The drunkard rose and went to a deacon and told him that he was a hypocrite as well as he was a drunkard. Then Mr Murphy told us about Gov Yates of Illinois, an intelligent man but sunk into degradation and died of delirium tremens. He was once rich and respected but drinking made him its victim and his children died one by one. His wife had to toil to support herself and her only remaining child. Mr Murphy lectured about one hour. When he looked where we were he waved his hand to us. After his lecture he said that those who wanted to sign the pledge might come. There were about one hundred and twenty eight signers. Mr Murphy came toward our pews but some people talked to him but he soon managed to get to us and he shook hands with each one of us. We felt proud of his hand shake. Mr Clark went to Mrs Murphy who was helping to put on the blue ribbon and told her that he had a class of deaf people who would like to see her. She directly came with him to us and shook hands with us. Then I asked Mr Clark to invite Mrs Murphy to come and see our play. She promised to do so if Mr Murphy would come. I hope they will come for I want to see them again. There was a man who had drunk for twenty years but was not a dead drunkard. His name is Mr Lloyd and he signed the pledge only three weeks ago. He was a fat man and was the chief singer. He was a good singer and Mr Murphy means to take him with him about the world. There was another man who was a drunkard. He was poor but he was among the first signers. Mr Clark went to him and asked him if he was going to sign the pledge. He said "Yes," and Mr Clark told him to stick to it and he smelt whisky

from his breath. I think Mr Murphy is a lovely man and a great many women are wishing blessings on him. We all fell in love with him and his wife. We came home about at half past nine o'clock and went to bed happy because we had seen a good man. D. M.

(Born deaf. At school $7\frac{1}{2}$ years. 16 years old.)

This letter and the two compositions following were written by A. A. Nolen, who was born deaf, and became blind at 5 years of age.

(a)

HARTFORD March 7. 1893

My dear TEACHER.

It was my birthday last Friday. I was nineteen years old. It was cloudy. It snowed a little.

I asked Mr Williams if I could go to Miss Camp's house. He said I may go there. We started at half past two o'clock.

Miss Camp was glad to see us again. She wished me a happy birthday. I thanked her. We stayed there a little while. Then we came home from Miss Camp's house.

After supper I came to Miss Mann's schoolroom and waited for sixteen pupils to come. They came to my little party. I gave a piece of the cake to each of them. They thanked me.

And everybody was kind to me. Before we left there, I gave a pink to each pupil.

We went down stairs and studied our lessons at half past seven o'clock. We had a good time at Miss Mann's school room.

Good bye Your loving pupil ALBERT.

My mother sent me a dollar and a pretty card for my birthday.

(Born deaf. Blind at 5 years of age.)

Reproduced after having it spelled once by the manual alphabet.

(b)

A man lived in the city of Memphis. He was a grocer. He had a very smart dog. One Sunday morning the dog barked and awoke up the man. The man was angry with him. He got up. Then he took his cane to punish him. As soon as he opened the door, the dog ran into the house. He went into the bedroom where the children were sleeping. He jumped on the bed and pulled off the bed-clothes. Then he pushed the children off with his paw. Just then he discovered that the house was on fire. He looked for his dog but could not find him because his dog was in the ashes. He was blinded by the smoke. He could not run out of the house. The grocer helped his wife and children out of the house. He was glad the dog had saved their lives but he was sorry he was burned up in the house.

(Born deaf. Blind at 5 years of age. In school 7 years.)

A lesson written in the Braille point alphabet, read over twice in the evening, and written from memory the next morning.

Charley was a pretty little boy of five years old, but he was often cross and saucy. One morning he asked his papa for a toboggan sled, but his papa said he was too Young to have one of his own, but if he would be good during the day, he would take him to slide on a great toboggan in the park, Charley was delighted, but he had quite a bad cough. His mother gave him a teaspoonful of a cough cordial which was spicy and sweet and Charley begged for another spoonful, but his mama put the bottle in the cupboard and said he had taken quite enough. Charley was very naughty and thought his mama was selfish, and she wanted him to be no better. So he tried hard to cough, but no body seemed to notice. When he was all alone in the dining room eating his breakfast, he thought he would take a taste of the syrup and his mama would never know about it. So he slipped down from the table and crept toward the cupboard. He climbed into his high chair and took the bottle. He then pulled out the cork quick and swallowed the syrup three times. He soon heard his mama in the hall. He put the bottle back on the shelf and skipped to his seat. What do you think happened? He was taken very ill and thus had no toboggan slides that year. He had a good lesson.

A. A. N.

(Born deaf. Blind at 5 years of age. In school 7 years.)

(a)

Miss Leete invited us to go and visit her at Leete's Island last Friday. We accepted her kind invitation. We started on the 8.05 train, and arrived at New Haven at nine o'clock. Mr. Holt went with us. We walked about the city. We went to a drug store. Mr. Holt treated us to soda water. Then we went back to the depot and waited for a train for Leete's Island. Then we took the train for there and arrived there at half-past eleven. We met Miss Leete there. We walked to the country. It was rough walking. We picked some flowers. Then we went to her house, not *too* far from the depot. We had a dinner. After dinner we went to the beach. We picked up many lovely sea-shells. (I filled them in my pocket.) Then we went to the cemetery and put some pretty violets on Mr. Leete's grave. We did not stay long. We went to her house.

After supper we took a long ride to Guilford. Mr. Holt bought a dozen of bananas for us to eat. We made two pleasant calls there. We came home at nine o'clock. We enjoyed the ride very much. We stayed in the parlor till ten o'clock. We went to bed. I slept with Mr. Holt, but I did not like it. I tried to be patient and cheerful. I did not sleep well. I slept on one side all night. My neck and shoulder were lame a little, but they were all right in the morning. After breakfast we went out doors. We had a royal but funny ox-cart ride through a pasture. Then we gathered lots of flowers in the pasture. Then we took a long ride

to Sachem's Head, Conn., which was a beautiful seaside place. I saw a ship there and a sail-boat. We had a good time. After dinner we went to the beach, and stayed there about an hour. We left Leete's Island at 4.30, and reached here at 6.30 P. M.

They let me feel of a calf which was a ten days' old, and I saw a sheep and was surprised to see his long wool on his body. I also saw a colt which she was three years old, a nice colt, and I saw a duck. I was amused to see its bill, which was different from a hen's. While we were riding, Mr. Holt found two turtles fighting near the road. He picked them up and showed them to us. We came out of the buggy. I held of them in my hands. Mr. Holt teased you. You were a coward of them. He laughed. We reached the house. We filled the basin with some water and put the turtles in it. I could feel the turtles trying to get out of the basin. At last I let them go away.

(Born deaf. Blind at 5 years.)

TERMS OF ADMISSION.

I. The Asylum will provide for each pupil board, lodging, and washing, medical attendance, the continual superintendence of health, conduct, manners, and morals, fuel, light, stationery, and other incidental expenses of the schoolroom, for which, including TUITION, there will be an annual charge of one hundred and seventy-five dollars.

II. No deduction from the above charge will be made on account of vacation or absence, except in case of sickness.

III. Payments are always to be made six months in advance, for the punctual fulfillments of which a satisfactory bond will be required.

IV. Each person applying for admission must be between the ages of EIGHT and TWENTY-FIVE years; must be of good natural intellect, capable of forming and joining letters with a pen legibly and correctly, free from any immoralities of conduct, and from any contagious disease.

No deaf child in New England need stay away from this school because of poverty. Each of these States makes sufficient appropriations for its deaf-mute children, of which any such child, who is a *bona fide* resident of the State, may avail itself by applying to the proper State authorities.*

Applications for the benefit of the legislative appropriations in the States of Maine and New Hampshire should be made to the Secretaries of those States respectively—in Massachusetts to the Secretary of the Board of Education—in each case stating the name and age of the proposed beneficiary, and the circumstances of his parents or guardian. Applications as above in Vermont, Rhode Island, and Connecticut, respectively, should be made to His Excellency the Governor of the State. In all cases a certificate from two or more of the selectmen, magistrates, or other respectable inhabitants of the township or place to which the applicant belongs, should accompany the application.

Those applying for the admission of *paying pupils* may address their letters to the principal of the Asylum, and on all the letters from him respecting the pupils postage will be charged.

The time for admitting pupils is the *second Wednesday of September*. Punctuality in this respect is very important, as it cannot be expected that the progress of a whole class should be retarded on account of a pupil who joins it after its formation. Such a pupil must suffer the inconvenience and the loss.



* For the laws of Massachusetts and Maine, see the last two pages of this Report.

It is earnestly recommended to the friends of the deaf and dumb to have them taught to write a fair and legible hand before they come to the Asylum. This can be done easily, and it prepares them to make more rapid improvement.

When a pupil is sent to the Asylum, unless accompanied by a parent or some friend who can give the necessary information concerning him, he should bring a written statement embracing specifically the following particulars :

1. The name in full.
2. Post-office address and correspondent.
3. Day, month, and year of birth.
4. Cause of deafness.
5. Name of the parents.
6. Names of the children, in the order of their ages.
7. Were the parents related before marriage ? If so, how ?
8. Has the pupil deaf-mute relatives ? If so, what ?

The pupil should be *well clothed* — that is, he should have both summer and winter clothing enough to last one year, and should be furnished with a list of the various articles, each of which should be marked. A small sum of money — not less than five dollars — should also be deposited with the Steward of the Asylum for the personal expenses of the pupil not otherwise provided for.

Packages of clothing or boxes sent by express will reach the pupils safely.  *The express charges should in all cases be prepaid.* 

Careful attention to these suggestions is quite important.

There is but one vacation in the year. It begins on the Friday before the last Wednesday in June, and closes on the second Wednesday of September. It is expected that the pupils will spend the vacation at home. This arrangement is as desirable for the benefit of the pupils, who need the recreation and change of scene, as for the convenience of the institution, thus affording opportunity for the necessary painting, cleansing, etc. The present facilities for travel enable most of the pupils to reach home on the evening of the day they leave Hartford. Every pupil is expected to return punctually at the opening of the school on the second Wednesday of September.

On the day of the commencement of the *vacation* an officer of the Asylum will accompany such pupils as are to travel on the railroads between Hartford and Boston, taking care of them and their baggage, on condition that their friends will make timely provision for the expenses on the way, and engage to meet them immediately on the arrival of the early train at various points on the route previously agreed on, and at the station of the Boston & Albany Railroad in Boston. A similar arrangement is made on the Connecticut River Railroad as far as White River Junction. When the pupils return, if their fares are paid and their trunks are checked to Hartford, it will be safe to send them in charge of the conductor.

THE MASSACHUSETTS LAW IN REGARD TO THE EDUCATION OF DEAF-MUTES.

AN ACT TO PROVIDE FOR THE FREE INSTRUCTION OF DEAF-MUTES OR
DEAF CHILDREN.

Be it enacted, etc., as follows :

SECTION 1. Upon the request of parents or guardians, and with the approval of the Board of Education, the Governor may send such deaf-mutes or deaf children as he may deem fit subjects for education, for a term not exceeding ten years in the case of any pupil, to the American Asylum at Hartford, the Clarke Institution for Deaf-Mutes at Northampton, or to the Horace Mann School at Boston, or to any other school for deaf-mutes in the Commonwealth, as the parents or guardians may prefer; and with the approval of the board he may make, at the expense of the Commonwealth, such provision for the care and education of children who are both deaf-mutes and blind as he may deem expedient. In the exercise of the discretionary power conferred by this act no distinction shall be made on account of the wealth or poverty of the parents or guardians of such children; no such pupil shall be withdrawn from such institution or school except with the consent of the proper authorities thereof or of the Governor, and the sums necessary for the instruction and support of such pupils in such institutions or schools, including all traveling expenses of such pupils attending such institutions or schools, whether daily or otherwise, shall be paid by the Commonwealth: *provided, nevertheless*, that nothing herein contained shall be held to prevent the voluntary payment of the whole or any part of such sums by the parents or guardians of said pupils.

AN ACT TO AMEND AN ACT TO PROVIDE FOR THE FREE INSTRUCTION OF
DEAF-MUTES OR DEAF CHILDREN.

Be it enacted, etc., as follows :

SECTION 1. Upon the request of the parents or guardians, and with the approval of the State Board of Education, the Governor may continue the schooling of meritorious deaf-mutes or deaf children of capacity and promise beyond the existing limitation of ten years, as provided in chapter two hundred and thirty nine of the acts of the year eighteen hundred eighty-eight, when such pupils are properly recommended therefor by the principal or other chief officer of the school of which they are members.

SEC. 2. This act shall take effect upon its passage.

Approved, April 8, 1889.

THE MAINE LAW REGARDING THE EDUCATION OF THE DEAF.

AN ACT TO PROVIDE FOR THE FREE EDUCATION OF THE DEAF, DUMB,
AND BLIND.

SECTION 1. Upon the request of the parents or guardians the Governor may, with the approval of the Council, send such deaf-mutes, or deaf children, or blind children as he may deem fit subjects for education, for a term not exceeding ten years, and thereafter in the discretion of the Governor and Council, in the case of any pupil, to the American Asylum at Hartford, Connecticut, or to the Portland School for the Deaf at Portland, in the case of deaf-mutes or deaf children, and to the Perkins Institute for the Blind at South Boston, Massachusetts, in the case of blind children. In the exercise of the discretionary power conferred by this act no distinction shall be made on account of the wealth or poverty of the parents or guardians of such children. No such pupil shall be withdrawn from such institutions or schools, except with the consent of the proper authorities thereof or of the governor; and the sums necessary for the support and instruction of such pupils in such institutions or school, including all traveling expenses of such pupils attending such institutions or school, shall be paid by the State; *provided, however*, that nothing herein contained shall be held to prevent the voluntary payment of the whole or any part of such sums by the parents or guardians of such pupils.

SEC. 2. Sections one hundred twenty-six, one hundred twenty-seven and one hundred twenty-eight of Chapter eleven of the Revised Statutes of eighteen hundred eighty-three are hereby repealed.

SEC. 3. This act shall take effect when approved.

Approved, March 14, 1893.

FORM OF BEQUEST.

I give, devise, and bequeath to the American Asylum
at Hartford, for the Education and Instruction of the Deaf
and Dumb.....
to be used by the Directors of that Corporation to promote
its interests at their discretion.

ANNUAL REPORT

OF THE

TRUSTEES

OF THE

Storrs Agricultural College,

AT

MANSFIELD, CONN.

(P. O., STORRS, CONN.),

1893.

PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

HARTFORD, CONN. :

THE FOWLER & MILLER CO., PRINTERS AND BINDERS, 341 MAIN STREET.

1894.

TRUSTEES.

HIS EXCELLENCY LUZON B. MORRIS, *ex officio*, President.

Appointed by the Board of Agriculture.

E. H. HYDE,

STAFFORD, *Vice-President.*

Appointed by the Senate.

Term Expires.

T. S. GOLD,
HENRY C. MILES,
WM. E. SIMONDS,
J. M. HUBBARD,
J. H. HALE,
E. C. PINNEY,
PROF. S. W. JOHNSON,

W. CORNWALL, Secretary, 1897
MILFORD, Treasurer, 1895
CANTON, 1897
MIDDLETOWN, 1897
SOUTH GLASTONBURY, 1895
STAFFORD, 1895
NEW HAVEN, *ex officio*, Director
of the Connecticut Experiment
Station.

EXECUTIVE COMMITTEE.

H. C. MILES,

J. H. HALE.

T. S. GOLD,

AUDITORS.

E. C. PINNEY,

J. M. HUBBARD.

FACULTY.

B. F. KOONS, President, Prof. of Zoölogy, Geology, and Political Science.
A. B. PEEBLES, Professor of Chemistry and Physics.
C. S. PHELPS, Professor of Agriculture.
GEO. A. WATERMAN, Professor of Veterinary Science.
H. E. WOODBURY, Professor of Horticulture.
MISS C. J. SHORT, Professor of Domestic Science.
C. E. DAVIS, Instructor in Wood and Iron Shop.
MISS L. J. BARBER, Instructor in Mathematics and English.
L. P. CHAMBERLAIN, Farm Superintendent.
MISS M. E. WILSON, Housekeeper.

EXPERIMENT STATION STAFF.

W. O. ATWATER, Director.
C. D. WOODS, Vice-Director and Chemist.
C. S. PHELPS, Agriculturist.
E. B. FITTS, Assistant in Farm Experiments.

State of Connecticut.

REPORT.

To His Excellency Luzon B. Morris, Governor of Connecticut:

The act of the last General Assembly, in making a college of the Storrs Agricultural School, has demanded enlargement and important changes in the course of instruction. New professorships have been added and the time of the full course extended to four years.

The new departments of instruction, which have been established, are Horticulture, Veterinary Science, Military Drill, Wood and Iron Work, and Domestic Science. In addition, the facilities for instruction in all the departments hitherto taught have been materially increased.

The principal changes made consist in the addition of a fourth year—for more thorough instruction in special lines of study, and those who complete the course will be entitled to a degree. The enlarged force of instructors allows more extended study in the previous years. The first year as a preparatory course is retained for those who cannot pass the examination in the common English studies that are taught in all our common schools. A knowledge of the English language, embracing reading, writing, spelling, and composition, arithmetic, geography, and history of the United States, are essential to an intelligent citizenship. Without this foundation knowledge it is useless to attempt the study of those sciences that pertain to agriculture, or more comprehensively, the science of agriculture, which embraces them all. Hence this forms an important feature of our enlarged work.

The General Assembly, in establishing the Storrs Agricultural College, provided for its maintenance by the transfer to it of the United States bounty for agricultural colleges, according to the act of Congress, 1890, now amounting to about \$20,000 per year, increasing annually till it reaches \$25,000. Though quite a liberal sum, yet it falls far short of the amount received by the larger States, and still our college is rightly expected to rank in the first class. None of these funds received from the National government can be used for buildings.

The necessities of the case have obliged your trustees to use other funds at our control for erecting a green-house for the horticultural department, but these funds are entirely inadequate to the demands for enlarged accommodations for all our departments.

Our buildings in all their parts were planned for fifty boys with their teachers. Laboratories, class-rooms, dormitories, dining-hall and kitchen were all constructed in conformity with this plan. Now, an increase of our teaching force of 100 per cent., and of the pupils in attendance this first year, has exhausted every device within our reach to accommodate them. We do not know how to provide for the incoming class. The General Assembly of 1895 will be expected to provide for these wants. In the meantime what is to be done? The life of the college depends upon its steady, continuous growth—any check now will prove a permanent burden. The only way of meeting the emergency, we can see, is in the purchase of a part of the Storrs Farm, with its ample buildings, in perfect condition, both for college and farm purposes. The ownership of this property, while vital to the present prosperity of the college, has the added claim of being a safe investment for the State. Will the trustees be warranted in this purchase, trusting that the next General Assembly will approve the act? The buildings cannot be erected for the same amount that will buy them and the land, while the latter is of the best quality and in highest condition of culture. The buildings have excellent accommodations for a dairy department, an admitted necessity of the college.

There are grave questions to be wisely met at the next annual meeting. As a Board of Trustees directed to establish and maintain an agricultural college, shall we meet the emergency with faith in the support of the State in carrying out its wishes as manifested in the acts of the last General Assembly, and in the encouragement of those interested in the progress of agriculture in the State?

For particulars, as to the management of the college, the work now in hand, and the wants of the different branches of the institution, you are referred to the Reports of the Faculty, which are appended.

Thanking you in behalf of the trustees for your special interest in this institution, and in agriculture in general, this report is

Respectfully submitted,

T. S. GOLD, *Secretary.*

Calendar.

The College year is composed of thirty-six weeks, divided into three terms, of thirteen, twelve, and eleven respectively.

1893.

The Winter Term began January 2d and closed March 24th. The Spring Term began April 3d and closed with the Annual Commencement, June 16th. The Fall Term began September 25th and closed December 22d.

1894.

The Winter Term begins January 1st and closes March 23d. The Spring Term begins April 2d and closes with the Annual Commencement, June 15th. The Fall Term begins September 17th and closes December 18th.

AGRICULTURAL COLLEGE,

December 10, 1893.

To the Board of Trustees of the Storrs Agricultural College:

GENTLEMEN,—I have the honor to transmit herewith to your honorable body, the Annual Report of the Faculty of Storrs Agricultural College for the year ending November 30, 1893.

Respectfully submitted,

B. F. KOONS,
President.

Report of the President.

The past year has been one of much more than ordinary interest and prosperity in the history of this institution. During no other previous twelve months of its history has there been so much to encourage its friends, and to give hope for its future, as the year just closing.

Never before has its capacity to accommodate those applying for admission and instruction been so severely taxed. At the opening of the fall term every available room was taken.

Besides a large proportion of the old students returning, the incoming class of new numbered fifty-eight. The catalogue for the year contains the names of 109 students.

Never before have we been able to meet so well, in our course of instruction, the varied wants of the pupils as during the last term of the current year.

Our enlarged facilities, enabling us to establish the departments of Horticulture, Veterinary Science, Domestic Science and Shop Work, in addition to the lines of work previously done, give a breadth and scope to our work which brings it more nearly in line with the ideal Agricultural College. For the details of the work in these several departments I refer you to the course of instruction and the reports of the various Professors.

Our course as now organized, besides giving a liberal training in science in general, in the higher years, gives some freedom of choice in the lines of study to be pursued, allowing those who desire it, to devote their energies to special work, making a specialty of horticulture, or agriculture, or veterinary science, etc., to suit the bent of the individual mind.

At the close of the school year in June, Mrs. C. E. Hilliard as matron and Miss J. Nettleton as teacher, after five years of faithful service, handed in their resignations, and the places thus made vacant, together with the new departments established, made it necessary to find five new officers for the school.

After due search, the following were employed: Dr. George A. Waterman, a graduate of Michigan Agricultural College and Chicago Veterinary School, was engaged as Professor of Veterinary Science, also drill master in the military department.

Miss C. J. Short, a graduate of Kansas Agricultural College, as Professor of Domestic Science. Also Miss Short assumed general charge of the boarding department here, with a housekeeper to assist her.

Miss L. J. Barber, a graduate of the New Britain Normal School, was engaged to succeed Miss Nettleton as instructor in Mathematics and English.

Mr. H. E. Woodbury, a graduate of Massachusetts Agricultural College, and an assistant in their horticultural department, was engaged as Professor

of Horticulture, and Mr. C. A. Davis, a graduate of Worcester Polytechnic Institute, having had several years' experience as a teacher in these lines, was secured as instructor in mechanical and free-hand drawing, and wood and iron shop.

At the opening of the fall term in September all the new instructors were on hand to take up the duties of their respective departments; and the more we see of the development of the work of our enlarged plans, the more confident we are of their ultimate success, as adapted to meet the wants of a large number of young people in the State.

The number of pupils has outgrown our dormitory and dining-room accommodations. In the construction of the new dining-room, kitchen, and pantries, plans were made for fifty people; but during the fall term they have been compelled to provide for some seventy-five, which has overtaxed their resources to the utmost. They could easily stand such an overcrowding of the dining-room for a few meals on special occasions, but to continue it for the whole school year is asking too much of those in charge of that department. I beg to suggest that at an early date it will be desirable to establish another boarding club in other quarters; restricting each to fifty persons, or provide larger kitchens and dining-hall for the whole body of students. I am of the opinion that fifty in the club would be the better plan.

In order to extend the benefits of the College and to make it of the largest value to agricultural interests of the State, it is proposed to establish an extension course of home study, for those who desire to take up a systematic course of reading along the lines pursued at College.

A committee of the faculty has the matter in hand, and will issue a prospectus in time to arrange for classes the coming fall. All inquiries on the subject should be addressed: Extension Department, Storrs Agricultural College, Storrs, Conn.

After the plan of enlargement of the work, made possible by the acts of the General Assembly, had been decided upon, the following outline in substance was published and distributed:

REVISED AND ENLARGED COURSE OF INSTRUCTION.

By the vote of the General Assembly of the State, the Storrs Agricultural School was changed to the Storrs Agricultural College, and opened to young ladies as well as to young men. This necessitated and made possible considerable modification and improvement in the course of instruction.

In addition to what has formerly been taught in the School, four new departments are to be introduced—Horticulture, Veterinary Science, Domestic Science, and Work in Wood and Iron.

The following plan has been adopted to meet the necessities of the students. The first year (see Schedule of Studies) is provided for those who have not had complete advantages in the common schools.

Those who are able to pass an examination in Arithmetic, English, United States History and Geography, can have the chance of a short or a long course,—the short covering the work of the second and third years, in which the elements of the subjects will be taught, very similar to that of

the School in past years, only much improved by adding Horticulture, Veterinary Science, more training in English, etc., etc., while the long course will include all of the short, and, at present, one year in addition, the fourth of the schedule.

The short course is to meet the wants of those who have neither the means nor the time to study longer, yet who desire the elements of an education.

The longer course is to accommodate those who have the ambition and means to go further, and who desire to do a much higher grade of work, and thus secure a more complete education. In the near future it is planned to expand this long course into four years, and allow considerable choice of work, at least in the last year of the course, so that those who desire to make a specialty of any subject, such as Agriculture, Horticulture, or Veterinary Science, for example, may give their time almost exclusively to their chosen work, at least during the last year.

Those who take the short course will receive a certificate at its close, the same as from the School in past years, but those who take the long course will be graduated with a degree.

SCHEDULE OF STUDIES.

First Year.—Arithmetic, Grammar, Physical Geography, United States History, Penmanship, Elocution, Music, Military, Sewing, Physical Culture.

Second Year.—Agriculture, Horticulture, Veterinary, Chemistry, Botany, Algebra, English, Penmanship, Drawing, Singing, Military, Sewing, Cooking, Physical Culture.

Third Year.—Agriculture, Horticulture, English, Book-Keeping, Agricultural Chemistry, Organic Chemistry, Botany, Physical Culture, Sewing, Cooking, Physics, Political Economy, Entomology, Geometry, Surveying, Military, Meteorology.

Fourth Year.—Horticulture, Agriculture, Veterinary, Landscape Gardening, Botany, Zoölogy, Physical Culture, Sewing, Cooking, Geology, Chemistry, Meteorology, Science of Government, English, Military, Sanitation.

The new departments will include the following outlines:

HORTICULTURE.

The work will include the study of Botany, Fruit Culture, Market Gardening, Landscape Gardening, Floriculture, and Forestry.

Botany will be treated under the three heads of structural, analytical, and economic botany.

Market Gardening will be a study of the different crops included under this head, and the best methods of cultivating and marketing them.

Fruit Culture will be the study of the requirements of the markets, the best varieties for this section of the country, and the manner of raising them. This will also include a careful study of the means for successfully contending with their insect and parasitic foes.

Forestry and Landscape Gardening, it is hoped, can be applied to some extent in practical work upon the College grounds.

Floriculture will be studied from the financial and ornamental stand-

point, and for the furtherance of this work a green-house will be erected on the grounds this fall.

It is desired to make the course in Horticulture thoroughly practical, and suited to the conditions of the State of Connecticut.

VETERINARY SCIENCE.

The course of instruction in the veterinary department will include the study of the anatomy of the lower animals. The horse will be taken as the type, and the differences in the other animals will be noted. The minute structure of the bones will be studied, also the position of the various bones of the skeleton, and the characteristics peculiar to each bone. The anatomy of the digestive, respiratory, and various other systems will be considered. The position of muscles, their origin, insertion, and their actions in the movements of the body.

Near the close of the fall term, the students will be required to dissect a subject, at which time they will more thoroughly fix in their minds the principles that have been taught. The remaining two terms of the year will be devoted to the study of the various diseases to which the lower animals are subject, and the drugs used in combating these diseases.

In the study of the diseases, the symptoms by which they are recognized will be considered, the pathological condition produced by them, and the line of treatment to be used in overcoming the disease.

In the study of medicine the most important drugs used will be described, the source from which they are obtained, their physiological actions, and the diseases in which their use is indicated ; also the amount to be given at a dose.

The course in physiology will consist in a description of the anatomy of the human body, also the study of the functions of its various organs, the laws of health, etc.

MILITARY SCIENCE AND TACTICS.

This department will teach the various positions taken by the soldier. Besides obtaining the excellent physical results which flow from a systematic and regular military training, habits of neatness, promptness, and obedience, will be inculcated.

HOUSEHOLD ECONOMY

Is best taught by lectures, combined with actual work in cooking. Sewing is taught in all its departments.

Care of the sick, health of the home, physical culture, everything pertaining to the comfort of the family, will receive due attention.

Where the studies of the general course are not suited to the wants of the young ladies, the studies in Domestic Science will be substituted.

Good, comfortable rooms are provided for the young ladies, who will be under proper supervision, and the best of facilities are provided for all who wish to secure a good education at a moderate cost. Facilities will be afforded to those who wish to pay a part of their way by suitable household labor.

SHOP WORK.

Care and use of tools, carpentry, wood-work, machinery, blacksmithing, etc., such as is needed on every farm, will be the line of instruction here given.

DEPARTMENT OF ENGLISH.

Recognizing the need of a thorough education in English, a good deal more stress is to be laid upon that subject throughout the whole course.

Declamation, elocution, orations, discussions, essay writing, and all forms of work that will give facility in the use of our mother tongue, will be a very prominent feature in this department of the College work.

AGRICULTURE.

History of Agriculture.—The agriculture of ancient countries is reviewed briefly, followed by the history of English agriculture, and concluded by the history and development of the United States.

Farm Management.—The arrangement of farm buildings and stables, for convenience and economy, the "laying out" of fields, fencing, rotation of crops, etc.

Farm Crops.—A general study of farm crops; their origin, value, and uses; methods of planting, cultivating and harvesting, and their adaptation to soils and climates.

Soils, Tillage and Manures.—Under this heading comes the study of soils; their origin, classification, chemical and physical properties, and their improvement by means of drainage, tillage, etc. The merits of different farm implements and tools, and the importance of thorough tillage, is carefully considered. This is followed by a study of all home supplies of fertilizing materials, the care and management of manures, their application, and the relative values of different cattle foods for manure.

Breeding and Breeds, Dairying.—Later in the course much time is occupied with a study of stock-breeding, breeds of live-stock; the feeding, care and management of different classes of live-stock; dairying, including milk-testing, and the care and management of dairy products.

Fertilizers and Their Use.—Under this subject is included a study of the different kinds of fertilizing materials; their sources, composition, value for different crops and soils, and the study of soil-testing with different fertilizers.

CHEMISTRY

receives much attention, the work extending well through the course, because the science enters so largely into every-day life; its principles being extensively employed in the selection of commercial fertilizers, and the wisest and best use of these and the home-produced; the kinds of soil to which they are applied and the crops they are to grow; also into the business of feeding and rearing of animals, hence the chemistry of feeding and food stuffs, and the principles of the science as employed in the dairy, the kitchen, and the business of life generally.

GEOLOGY, ENTOMOLOGY,

Biology, Physics, Mathematics, and other subjects calculated to give a well rounded, complete English education, will receive their share of attention.

REPORT OF PROF. PEEBLES.

To the Honorable Board of Trustees, Storrs Agricultural College :

GENTLEMEN,—The work of the past year has been delightful by reason of the hearty interest taken by the students in the subjects upon which I have given instruction.

During the winter term of '93 the Senior Class gave four hours a week to laboratory work in quantitative analysis of fertilizers, bones, ashes, and farm products. A new analytical balance was greatly appreciated by the class, enabling them to do more and better work. In the study of English, one hour a week was given to composition and criticism, and to the study of standard authors. Two hours a week study of Trigonometry, and a start in surveying, made up the Senior mathematics for the term. One hour a week to study of vocal music. Largely from the membership of the Senior Class was organized a Glee Club, that furnished music for various evening entertainments. This required considerable extra work, but was felt to be well worth the effort. The "singing farmers" are not yet prepared to "hang their harps on the willows."

During the spring term the Senior Class gave three hours per week to Agricultural Chemistry. In Surveying, the term was employed in outdoor actual surveys; the theoretical work was finished the previous term. Each student served in all the positions of a regular survey party. From his notes as compass man, each member platted and calculated the area of a field on college farm, or some farm near. All became familiar with the leveling instrument. Several surveys were made by members of the class for farmers in this region.

The Middle Class gave three hours a week during the winter term to qualitative analysis and laboratory work. This is a busy period, and very satisfactory work is accomplished, considering the brief time given to so large a subject. Physics was continued from the previous term for five weeks. The remainder of the term three hours a week were given to the subject of Meteorology. This class received a brief course of ten lectures on Landscape Gardening. One hour per week was given through the spring term to Free-hand Drawing. Also one hour's instruction in Vocal Music.

The opening of the new school year in September made necessary several changes in the usual order. The present Fourth Year class meet twice a week for the study of English. In prose composition we have taken up a volume of essays by George William Curtis, alternating with an hour in study of Tennyson—*Enoch Arden* and *In Memoriam* being specially examined. The largely increased attention given to the study of English is appreciated, I believe, by all the class, who have certainly made good progress. This work has been divided between Professor Woodbury and myself. Our numerous duties in other lines make it of necessity a divided interest we give to the subject. Its importance and the eagerness with which the young men respond to the efforts put forth on their behalf, make it more certainly manifest that there should be a thoroughly equipped English department, in charge of a competent instructor, who can give his

undivided attention to the subject. The Third Year class have two hours twice a week, for the term in Organic Chemistry, mostly laboratory work, using Remsen's text-book. In Mathematics we have two exercises a week in Geometry. One hour a week for English, continuing through the year. The Second Year class take up the study of Chemistry, with two exercises a week. Owing to the size of the class, it has not been possible, with the present supply of apparatus, to provide the usual laboratory work in making and manipulating gases. The lecture-room is crowded beyond its capacity. To provide table room next term for work in qualitative analysis will require enlarged equipment.

Very respectfully,

A. B. PEEBLES,

Department of Chemistry and Physics.

REPORT OF PROF. PHELPS.

To the Trustees of the Storrs Agricultural College:

GENTLEMEN,—The extension of the course from three to four years has made it possible to expand the work in Agriculture, and to cover more ground than heretofore. The regular routine has been somewhat disturbed by these changes, as studies that have already been pursued by a part of the classes have been placed farther along in the course. It will require one or two years for the work to become adjusted to the new conditions.

Studies like Cattle Feeding and Stock Breeding, requiring a considerable knowledge of chemistry, animal anatomy and physiology, for their best understanding, have been placed in the last year of the course. This has been done with the belief that the principles of science as applied to agriculture will be more easily comprehended after the elementary sciences have been studied.

As now planned, the courses in Agriculture cover three years, as follows:—Beginning with the fall term, the Second Year class are given lectures on the History of Agriculture, the Arrangement of Farm Buildings and Fields for Convenience and Economy, Marketing, and Rotation of Crops. During the winter term comes a study of Soils, Tillage, and Manures, and for the spring term a text-book on Farm Crops is used.

The work of the Third Year class for the fall term consists of a series of lectures on the Care and Management of Live Stock, including a study of the leading Breeds of Cattle. This is followed during the winter term by a course in Dairying, and a brief course in Poultry Culture, and for the spring term the class takes up a study of Fertilizers, their Preparation and Use.

Beginning with the fall of 1894, I have planned to take up, with Fourth Year class, the study of Stock Breeding, and for the winter term the Science and Practice of Cattle Feeding. It is hoped that a portion of the year may also be given to the study of Experiment Station reports and bulletins.

In order to make the work in Agriculture of highest value to the students, the practical work of the farm should supplement that of the class-room.

A student may study the laws of science for years, but unless he has an opportunity to see the practical application of these laws, he is not impressed with their value; but if the student sees the class-room instruction practically illustrated in the operations of the farm, the lessons make a more lasting impression.

Much of the work of the farm is already a source of instruction to the students, but there are two studies in the course, as here outlined, that especially need to be supplemented by practical work. A dairy room or building should be provided and equipped, where instruction can be given in the care and handling of milk, cream, and butter. The important place dairying holds in our system of farming is a sufficient argument for urging our wants in this direction. The increased use of fertilizers in our State, and the fact that the needs of soils and crops vary so widely, makes it important that instruction should be given in the preparation and use of home-mixed fertilizers. Facilities should be afforded the instructor in agriculture for giving practical lessons in these very important subjects.

In connection with the work of preparing the Connecticut Crop exhibit for the Columbian Exposition, I have been able to get duplicate samples of corn, rye, oats, wheat, barley, and dried grasses, so that a good collection of these products is now available for class-room illustration. This is a valuable addition to the department at no expense to the College.

The World's Fair Board of Managers have turned over to the College all portions of the Crop and Forestry exhibits that we desired; and several purchases of rare ancient implements were made at the Fair, with funds contributed by friends of the institution. This is only a beginning, however, and it is hoped that a small expenditure may be made each year by the College, in the purchase of the many facilities needed for illustration in this department.

Respectfully submitted,

C. S. PHELPS,

Department of Agriculture.

REPORT OF PROF. WATERMAN.

To the Board of Trustees of Storrs Agricultural College:

GENTLEMEN,—As this is the first year for the department of Veterinary Science at this College, the report will of necessity be limited.

It has been my pleasure for the past two months to meet the students, as follows: The Fourth Year for one hour each day in Veterinary Science; the Third Year one hour, three days in the week, in Veterinary Science. The Second Year students I have met in Veterinary two days each week, and the remaining three days have met them in Physiology.

As the first essential of a good engineer or machinist is that he understand the parts of his engine or machine, and also the uses of these parts, so the person who intends to be around, or handle animals, either in health or disease, should understand the structure and uses of the various parts of the animal economy. Viewing the subject from this standpoint, our study for this term has been the anatomy of the lower animals. As there are no text-books suited for our work, the instruction has been given by means of

lectures. The horse has been taken as the type, the differences in the other animals being noticed from time to time, special attention being paid to the differences in the ox. By the time this report shall have reached you we shall have completed our study of the anatomy. We will then go to the dissecting room and more firmly fix in our minds the principles already taught, by seeing with our own eyes the parts studied. The remaining terms of the year will be spent in considering the diseases common to our domesticated animals; how to ward off or alleviate these diseases; the medicines used; also the hygiene.

Each Saturday, at 11 o'clock, we have free clinics, at which time anyone bringing lame or otherwise affected animals to the College will receive such advice as we may be able to give, free of charge. The object is that the students may see as many cases of disease as possible, and also the methods of examining an animal in finding out the part affected with disease.

In Physiology we use as a text-book "Martin's Human Body." This considers to quite an extent the anatomy, physiology, and hygiene of the human body, paying special attention to the effects of alcohol and narcotics upon the system.

It has also been my pleasure to meet the students in military drill. The students are divided into two companies, each company drilling one hour alternate afternoons. We take as our guide the "Infantry Drill Regulations of the United States Army," as adopted in 1893. Each student is provided with a gun and its necessary equipments. More than one-half of the students have ordered military uniforms, and a large part of the remaining ones will order before the weather is suitable for outdoor drill in the Spring. The great object of the work is to give to each student that grace and ease of movement which will throughout all coming life mark him as a man of refinement.

Respectfully submitted,

GEO. A. WATERMAN,
Veterinary Department.

REPORT OF PROF. WOODBURY.

To the Trustees of the Storrs Agricultural College:

GENTLEMEN,—I have the honor to submit to you the following report in regard to matters pertaining to the horticultural department. As this is the first year of its existence, it will necessitate, in description, the more frequent use of the future than of the past tense.

INSTRUCTION.

The full course embraces a thorough consideration of Botany, Market-Gardening, Landscape Gardening, Floriculture, and Forestry. The aim has been to give to those taking the shorter course more elementary instruction under these various heads, and with those taking the full course to go into detail to as great an extent as the time allotted will permit.

Class-room instruction is given by lecture, or text-book, as the subject requires, and practical instruction by class work in the field.

EQUIPMENT.

Green House. A three-quarters span green house, 20×75, built of cypress stock throughout, has been erected this fall, and a boiler-house, 20×20, two stories high, with good cellar, for boiler and coal. Steam heat seemed desirable, and a thirty horse-power second-hand upright was used for this purpose.

The heating capacity of this boiler is considerably in excess of that needed by a house of the present size, thus giving an opportunity to enlarge the roof area without increasing the heating apparatus. Water for the house is obtained by gravity from the main tank, and also a reserve supply by vacuum pump from the ice pond near by. The first floor of the boiler house is for a work room, and the second floor is divided into two bed-rooms and a study, to be occupied by two students having charge of the fires.

As this is to be a general purpose house, for the present, at least, it will be divided into three sections. The first, to be used for a forcing house, the second, for flowers, and the third, for vegetables. The delay in getting into the house makes it desirable, for this season, to devote the entire house to the raising of early vegetables, and of foliage plants, for the summer ornamentation of the College grounds.

It is intended in the future to have in this house plants to illustrate the principles of structural, systematic, and economic botany, together with the leading plants for house culture, cut-flowers, and for outdoor ornamentation.

Instruction will be given in methods of propagation, cultivation, training, varieties, etc., each student being required at some time in the course to do all the different kinds of work in this department.

Fruits. The equipment in this line is not in any case extensive, or with regard to varieties, sufficiently complete. It at present consists of not over three or four acres of apples, pears, plums, peaches, cherries, and quinces, for large fruits; and raspberries, blackberries, strawberries, currants, and grapes, for small fruits. These are all suffering for the want of fertilizers. New and larger lots of fruits will be set out as soon as possible, giving opportunities for instruction in methods of planting, training, pruning, cultivation, study of varieties, gathering, packing, and marketing.

An effort will be made to test all the new varieties of large and small fruits, and such of the vegetables and flowers as may be sent for trial. The testing of *all* in a comparative way is of value to people who can afford neither the time nor the money necessary for the work, and is also of value for class illustration.

Nursery. There is at present no nursery, but a nucleus for more extensive operation will be started at an early date, where with trees, shrubs, and vines in various stages of growth, the different methods of propagating by cuttings, layers, budding, grafting, pruning, and training of young trees will be practically taught by class work.

Garden. Nearly all the kinds of garden and farm-garden crops have been grown, but only in quantities sufficient to fill the requirements of the Boarding Department. This furnishes illustration of the treatment of all market-garden crops, but it seems desirable to increase the amount in order

to give special attention to the selection of varieties, the growth of the seed, the preparation for market, and the marketing.

Forestry. Some acres of the College land are covered with a growth of young trees, which will afford an opportunity for the present illustration of the methods of pruning forest trees, and the management and preservation of forests.

There are, however, but few kinds in these groves, and it would seem desirable to make plantations of ornamental trees, shrubs, and flowering plants in various parts of the College grounds, grouped in such a way as to afford as much instruction as possible in the art of landscape gardening, and have them all distinctly labeled with the common and scientific name, thus serving for illustration and for reference. The advantages for the study of trees of Connecticut are exceptional, in consequence of the College having received as a present the entire World's Fair exhibit of trees of Connecticut, and also by the possession of a wild garden, started a year or two since, and containing specimens of many trees native to Tolland County. This affords a most excellent foundation for a collection which shall embrace all the trees which are natives of the State.

One of the most desirable portions of the land for this department is the large swamp east of the farm barn.

This swamp, with systematic underdraining, could be made the most valuable piece of land on the College farm, as it is entirely free from stones and is almost entirely made up of vegetable mould. The imperative necessities of this department, however, are a large amount of fertilizers and manures to put the orchards, fruit plantations, and garden land now under cultivation in proper condition for the best results, and tools and horses with which to increase the acreage under cultivation, and to properly care for what is already under way.

In the past we have been favored by the courtesy of the other departments with the use of horses and implements when assistance has been needed, but the calls invariably come at a time when they can least be spared. In the spring the need of assistance will be greater and will cripple the asker if not received, and the giver if the request is complied with.

Outside help is at all times precarious, and in order to insure the success and make the work accomplished by this department what it should be, absolute independence of others in these directions is indispensable.

Respectfully submitted,

HERBERT E. WOODBURY,

Department of Botany and Horticulture.

REPORT OF MISS SHORT.

To the Trustees of the Storrs Agricultural College:

GENTLEMEN,—This being the first year the College is opened to young ladies, the work of the Domestic Science Department has been to a great extent the preparation for future work. I have met the young ladies of the

Second Year class one hour a day in sewing and physical culture during the fall term, while the winter and spring terms will continue the work of the fall term with the addition of cooking one hour per day in the Kitchen Laboratory and one hour of class lecture work on the same subject.

In sewing, a girl brings her own material, and the teacher helps her plan, and teaches her how to make her own garments ; or the department furnishes material and teaches plain hand sewing until the pupil is proficient in this, when plain machine sewing is taught. After these are mastered, almost any kind of fancy work requiring the use of needle and fingers may be taken up. A straight line system of cutting and fitting is taught each pupil, who wishes to learn to cut and fit, when she has become proficient in plain sewing. The young ladies are each making a dress for their use in physical culture. Besides this, they have made up sixty yards of material into tray clothes, kitchen towels, servants' aprons, waiters' aprons, sash curtains, and sheets for the boarding department, and fifteen yards of material into caps and aprons for the boys of the mechanical department, thus giving them a practical knowledge of what may be needed every day.

Care of the sick, health of the home, etc., receive due attention, while in physical culture an hour each day is given to the perfecting and building up of strong, healthy bodies with such exercises as are best suited to their needs.

Cooking is best taught by lectures, combined with actual work in cooking. The lectures cover something of the chemical composition of foods, the production, preparation for the table, and the use to which that particular food is put in building up the body. The subjects of marketing and of table service are given their share of time. The cooking covers actual work at the cooking table. The substantials of every day living are given the prominent place ; but as pupils become able they are given practice in preparing the dainties of the table. The reasons why food is prepared in certain ways are brought out, and each girl has an opportunity not only to cook a dish, but to cook that dish and serve it as well. Aside from the work of my department, I have the care and oversight of the boarding department. The increased number of students make more work in dining-room and kitchen, and our accommodations are small as compared to the number for which work must be done. We have enlarged our facilities for cooking in the kitchen by the purchase of a new range, which makes the work somewhat lighter and easier. We employ student help in the dining-room, and by doing so students may in part defray their college expenses. At the beginning of the school year the fall fruits were gathered and preserved for future use, and were added to the already well-filled fruit room. Provisions are bought at wholesale, and by doing so we save something on all purchases. The board has been cheaper than that of any previous year.

Respectfully submitted,

CHARLOTTE J. SHORT,

Department of Domestic Science.

REPORT OF C. A. DAVIS.

To the Trustees of Storrs Agricultural College:

GENTLEMEN,—A mechanical department has been inaugurated. A start has been made, in a small way, and with limited means; but it is a start, nevertheless. The partitions in that part of the old dormitory which was once the chemical laboratory, have been removed, and the room, thus enlarged, ceiled with southern pine. Ten substantial benches were constructed by the students, and placed therein. Each bench is equipped with a horse, a vise, and set of twenty-five carpenters' tools. As the space was limited, only a small amount of machinery was added. This includes a forge, anvil, two machinists' vises, a drill, jig-saw, and grindstone. A good foot-power iron and wood lathe is needed, and will probably be added another year.

The course of training aims to give the boys practical information concerning the cost of carpenters' tools, the proper use of same, how to sharpen them and to keep them sharp; the value and properties of the common woods; also, how to repair or mend, as well as to manufacture articles. Later, the value and properties of iron and steel are investigated. The boys learn to draw out, upset, weld, drill, cast, and turn metal. Useful objects are used as lessons, viz.: rings, hooks, chains, tongs, cold chisels, and horseshoes. Along with his wood and iron work the student receives instruction in making sketches and working drawings, which he needs in the shop. The Seniors and Juniors also draw machinery and house plans.

Drawing is taught in the Microscopic room, which has been fitted up for this purpose. Each student furnishes his own drawing-board and set of instruments. The amount of time devoted to each branch may be found by referring to the schedule on another page.

The need of instruction is seen in the careless manner in which the tools have been kept, and the scarcity of good assistants for either repair or job work.

It is hoped that at the close of the school year, and also at the State Fair next fall, a creditable showing may be made of the year's labor.

The boys seem to enjoy the work, and, with few exceptions, are making the most of their opportunities.

Respectfully submitted,

C. A. DAVIS,

Instructor in Wood and Iron Work.

REPORT OF MISS BARBER.

To the Trustees of Storrs Agricultural College:

GENTLEMEN,—The studies prescribed for the First Year class are Arithmetic, English, Penmanship, Elocution, Physical Geography, and United States History. The first four subjects continue through the year, while the remaining two occupy a half-year each.

It has been necessary to give careful drill in fractions, decimals, and percentage, to prepare for the more advanced work in arithmetic.

The work in English has been divided into technical grammar and language. Feeling that the latter is of more practical importance than the former, it has received more attention. It has been based upon the Physical Geography and the subject matter of reading.

Penmanship has been based upon the principles usually employed in that art. The individual letters have been studied in groups, with reference to their relation to each other.

It has seemed best to combine other subjects with the reading. Shaler's Geology has been used as a reader, and some of Hawthorne's works. Other literature will be studied through the remainder of the year, and perhaps some elementary work in Ethics—duty, right, honesty, etc.

Since Physical Geography is based upon chemistry, physics, and geology, parts of these subjects have been studied objectively. The lessons thus learned formed a foundation for the study of the text-book, Maury's Physical Geography.

The time given to the Second Year class has been divided between English and Penmanship. The Penmanship has been similar to that of the First Year class. The English has comprised reading and language work. The reading matter has been similar to that of the First Year class, but more extensive. The language work has been more original, though based upon the reading matter. A portion of the time allotted to English and Penmanship will be given to Algebra during the remainder of the year.

Owing to the change in the schedule, and of the length of the course, no bookkeeping will be taught this year.

Respectfully submitted,

L. J. BARBER,

Instructor in Mathematics and English.

Catalogue of Students for the Year 1893.

CLASS OF '93.

Ernest T. Beard,
Walter H. Bishop,
Charles Brimble,
Fred W. Darnstaedt,
William B. Dayton,
Walter M. Dunivan,
Charles W. Eddy,
Edward B. Fitts,
William J. Frey,
Martin M. Frisbie,
Harvey C. Harrison,
Frank C. Osborn,
Hibbard M. Parker,
Homer G. Sperry,
Walter A. Warren,

Milford, New Haven Co.
Clintonville, New Haven Co.
Torrington, Litchfield Co.
Hartford, Hartford Co.
Plantsville, Hartford Co.
Hartford, Hartford Co.
Simsbury, Hartford Co.
E. Windsor Hill, Hartford Co.
Suffield, Hartford Co.
Southington, Hartford Co.
Northford, New Haven Co.
Litchfield, Litchfield Co.
So. Coventry, Tolland Co.
Bolton, Tolland Co.
So. Coventry, Tolland Co.

FOURTH YEAR.

Charles Brimble,
Seth H. Buell,
John C. Frisbie,
Harvey C. Harrison,
Hibbard M. Parker,
Walter F. Schults,
Herbert E. Warner,
Walter A. Warren,

Torrington, Litchfield Co.
Plymouth, Litchfield Co.
Southington, Hartford Co.
Northford, New Haven Co.
So. Coventry, Tolland Co.
Hartford, Hartford Co.
East Haven, New Haven Co.
So. Coventry, Tolland Co.

THIRD YEAR.

Francis A. Bartlett,
Hobart J. Brockett,
Daniel Dunivan,
George L. Fish,
Charles R. Green,
George R. Hall,
William A. R. Hawley
James B. Palmer, Jr.,
Arthur J. Pierpont,
Louise J. Rosebrooks,
Arthur E. Shedd,
Anna M. Snow,

Simsbury, Hartford Co.
Montowese, New Haven Co.
Hartford, Hartford Co.
Mansfield, Tolland Co.
Hartford, Hartford Co.
Waterbury, New Haven Co.
New Canaan, Fairfield Co.
Jewett City, New London Co.
Waterbury, New Haven Co.
Storrs, Tolland Co.
Preston City, New London Co.
Storrs, Tolland Co.

William A. Stocking Jr.,
Nellie L. Wilson,

Weatogue, Hartford Co.
Mansfield, Tolland Co.

SECOND YEAR.

Howard G. Barber,
Neil F. Bliven,
Fred E. Chapman,
Olive N. Clark,
Albert E. Coles,
Frank R. Cramer,
Clayton T. Curtis,
Robert J. Dickinson,
Sherman W. Eddy,
John H. Evans,
Robert C. Fenton,
Charles S. Francis,
Ethel E. Freeman,
Robert W. Gardner,
Charles E. Gaylord,
Stancliff Hale,
Eugenia M. Hanks,
Leunett E. Hanks,
Charles E. Hitchcock,
George A. Hunn,
Arthur C. James,
Robert R. James,
Charles E. Keeney,
Frank E. Lathrop,
Ida M. Lee,
Thomas J. Lee,
Fred D. Loomis,
Marie E. Lucchini,
H. L. Mack,
George C. Manchester,
Robert C. Manchester,
Herbert V. Paine,
Herbert W. Palmer,
Frederick B. Parker,
Bessie A. Parker,
Lucian Parker,
Harry W. Potter,
Effie M. Royce,
Genevieve M. Royce,
Grace E. Snow,
Arthur H. Sturdevant,
John L. Thurlough,
Edward B. Townsend,
Leroy M. Tucker,

Union, Tolland Co.
Baltic, New London Co.
Bridgeport, Fairfield Co.
Saybrook, Middlesex Co.
Rockfall, Middlesex Co.
Plainville, Hartford Co.
East Glastonbury, Hartford Co.
Westville, New Haven Co.
Simsbury, Hartford Co.
Thompson, Windham Co.
Willimantic, Windham Co.
Newington, Hartford Co.
Spring Hill, Tolland Co.
Spring Hill, Tolland Co.
Bristol, Hartford Co.
So. Glastonbury, Hartford Co.
Spring Hill, Tolland Co.
Spring Hill, Tolland Co.
Southington, Hartford Co.
Hartford, Hartford Co.
No. Windham, Windham Co.
Danielsonville, Windham Co.
No. Coventry, Tolland Co.
Danielsonville, Windham Co.
East Granby, Hartford Co.
East Granby, Hartford Co.
Liberty Hill, New London Co.
Meriden, New Haven Co.
Watertown, Litchfield Co.
Bristol, Hartford Co.
Bristol, Hartford Co.
New Hartford, Litchfield Co.
Montowese, New Haven Co.
Gurleyville, Tolland Co.
So. Coventry, Tolland Co.
So. Coventry, Tolland Co.
Glastonbury, Hartford Co.
Gurleyville, Tolland Co.
Gurleyville, Tolland Co.
Storrs, Tolland Co.
Bridgewater, Litchfield Co.
Deep River, Middlesex Co.
Meriden, New Haven Co.
Middletown, Middlesex Co.

Albert B. Tyler,
 Francis Von Tobel,
 Ernest H. Waite,
 Mary E. Warren,
 Jesse Whitaker,
 James M. Whittlesey,

Middlebury, New Haven Co.
 Harwinton, Litchfield Co.
 Middletown, Middlesex Co.
 So. Coventry, Tolland Co.
 Ashford, Windham Co.
 Morris, Litchfield Co.

FIRST YEAR.

Dora A. Atwood,
 Elton D. Atwood,
 Harry E. Atwood,
 Edith M. Carpenter,
 Grace E. Colburn,
 Susie A. Colburn,
 Albert G. Cote,
 Mattie Farrell,
 Willie R. Goodell,
 Joseph R. Gridley,
 Charles N. Hart,
 Irwin H. Hutchinson,
 Lottie Hutchinson,
 Everell James,
 John M. Jewett,
 Victor E. Lucchini,
 Harry B. Luce,
 Irving H. Mansfield,
 Jerry Meaher,
 John H. Nye,
 George L. Rosebrooks, Jr.,
 William M. Stevens,
 Benjamin S. Taylor,
 Charles P. Warner,
 Edward Warren,
 Theodore Well,

Thomaston, Litchfield Co.
 Thomaston, Litchfield Co.
 Kensington, Hartford Co.
 Woodstock Valley, Windham Co.
 Storrs, Tolland Co.
 Storrs, Tolland Co.
 Baltic, New London Co.
 Storrs, Tolland Co.
 Staffordville, Tolland Co.
 Southington, Hartford Co.
 Southington, Hartford Co.
 Hartford, Hartford Co.
 Andover, Tolland Co.
 Danielsonville, Windham Co.
 Granby, Hartford Co.
 Meriden, New Haven Co.
 New Britain, Hartford Co.
 No. Haven, New Haven Co.
 Vinton's Mills, Hartford Co.
 So. Glastonbury, Hartford Co.
 Storrs, Tolland Co.
 Newington, Hartford Co.
 Hartford, Hartford Co.
 Andover, Tolland Co.
 Storrs, Tolland Co.
 Waterbury, New Haven Co.

Course of Instruction for the Current Year.

In the following schedules, the young men of the several classes take the Military Drill, Veterinary Science, Agriculture, and Carpentry alone, and the young women the work in Sewing, Cooking, and Physical Culture. In all other studies they recite in the same classes.

For a more detailed account of the work see the reports of the Professors and Instructors in the various departments. (Numerals denote the number of lessons per week, which are forty minutes in the first year, and one hour in all the others.)

FIRST YEAR.

Fall Term — Physical Geography, 5; Arithmetic, 5; English, 5; Penmanship, 3; Elocution, 2; Singing, 1; Military Drill, $2\frac{1}{2}$; Sewing, 5; Physical Culture, 5.

Winter Term — Arithmetic, 5; English, 5; Penmanship, 3; Physical Geography, one-half term, 5; United States History, one-half term, 5; Elocution, 2; Singing, 1; Military Drill, 2; Sewing, 5.

Spring Term — Arithmetic, 5; United States History, 5; Penmanship, 3; English, 5; Elocution, 2; Singing, 1; Military Drill, $2\frac{1}{2}$; Sewing, 5.

SECOND YEAR.

Fall Term — Human Physiology, 3; Veterinary Science, 2; Penmanship, 2; English, 2; Horticulture, 2; Chemistry, 2; Agriculture, 2; Singing, 1; Military Drill $2\frac{1}{2}$; Sewing, 5; Physical Culture, 5.

Winter Term — Agriculture, 2; Horticulture, 2; Veterinary Science, 2; Chemistry, 2; Botany, 2; Algebra, 2; English and Penmanship, 2; Mechanical Drawing, $1\frac{1}{2}$; Singing, 1; Sewing, 4; Cooking, 10; Physical Culture, 4; Military Drill, 2; Carpenter Shop, 3.

Spring Term — Horticulture and Botany, 3; Agriculture, 2; Chemistry, 3; Veterinary Science, 2; Algebra, 2; English and Penmanship, 2; Singing, 1; Mechanical Drawing, 1; Sewing, 4; Cooking, 10; Physical Culture, 4; Military Drill, 2.

THIRD YEAR.

Fall Term—Veterinary Science, 3; Agriculture, 3; Horticulture, 3; Entomology, 2; Organic Chemistry, 4; Geometry, 2; Rhetoricals, 1.

Winter Term—Agriculture, 3; Horticulture, 3; Agricultural Chemistry, 2; Veterinary Science, 2; Political Economy, 2; Surveying, 2; Rhetoricals, 1; Cooking, 10; Sewing, 4; Physical Culture, 4; Drawing, 3; Military Drill, 2; Carpentry, $4\frac{1}{2}$.

Spring Term—Chemistry, 3; Veterinary Science, 2; Agriculture, 2; Horticulture, 2; Political Economy, 2; Rhetoricals, 1; Surveying, 3; Military Drill, $2\frac{1}{2}$; Carpentry, $4\frac{1}{2}$.

FOURTH YEAR.

This class is composed of graduates of the school who have come back to take an additional year of advanced work, or in lines not touched upon when they were students.

Fall Term—Horticulture, 5; Veterinary Science, 5; English Literature, 2; Rhetoric, 2; Rhetoricals, 1; Military Drill, $2\frac{1}{2}$.

Winter Term—Veterinary Science, 4; Agriculture, 2; Horticulture, 4; Rhetoric, 2; English Literature, 2; Rhetoricals, 1; Military Drill, 2; Carpenter Shop, $4\frac{1}{2}$; Mechanical Drawing, 3.

Spring Term—Agriculture, 2; Horticulture, 4; Veterinary Science, 4; English Literature, 2; Rhetoric, 2; Rhetoricals, 1; Military Drill, $2\frac{1}{2}$; Drawing, 2; Shop, $4\frac{1}{2}$.

In all the above schedules, where laboratory work takes the place of lecture or recitation, two hours of the former are substituted for one hour of either of the latter.

LIST OF TEXT-BOOKS USED.

- Johnson's How Crops Grow.
- Stewart's Feeding Animals.
- Miles' Stock-Breeding.
- Avery's Inorganic Chemistry.
- Remsen's Organic Chemistry.
- Kedzie's Qualitative Chemistry.
- Thorpe's Quantitative Chemistry.
- Martin's Human Body.
- Gray's Lessons and Manual of Botany.
- Strong's Fruit Culture.
- Shaler's Text-Book of Geology.

Scott and Morton's Soil of the Farm.
 Kiddle's Ganot's Physics.
 Meservey's Bookkeeping.
 Meservey's Political Economy.
 Alden's Science of Government.
 The Orphean (in music).
 Bradbury's Arithmetic.
 Wentworth's Algebra.
 Wentworth's Geometry.
 Wentworth's Trigonometry.
 Wentworth's Surveying.
 Raub's Practical Rhetoric.
 Patterson's Elements of Grammar and Composition.
 Curtiss' Horses, Cattle, Sheep, and Swine.
 Greiner's How the Garden Pays.
 Genung's Rhetorical Practice.
 Selections from Standard English Authors.
 Maury's Physical Geography.
 Scudder's United States History.

Text-books are purchased at wholesale rates, and supplied to the pupils at cost.

Commencement Exercises June 16, 1893.

The usual Commencement was held in June, at which the graduating class presented the following

PROGRAMME.

MUSIC — Instrumental.

PRAYER.

Music — Pilgrim Chorus.....	<i>Verdi</i>
Glee Club.	
E. T. Beard.....	Milford
Use of Veterinary Science on the Farm.	
W. H. Bishop.....	Clintonville
Fertilizing with Green Crops.	
C. Brimble.....	Torrington
Tuberculosis.	
F. W. Darnstaedt.....	Hartford
Horse Breeding for Connecticut.	

W. B. Dayton.....	Plantsville
Bacteria as Scavengers.	
W. M. Dunivan.....	Hartford
Agricultural Legislation.	
C. W. Eddy.....	Simsbury
Silos and Silage.	
Music — Robin Adair.....	
Glee Club.	
E. B. Fitts.....	East Windsor Hill
Forestry.	
W. J. Frey.....	Suffield
Soiling.	
M. M. Frisbie.....	Southington
A Defense of Oleo.	
Music — Wedding To-Night — Jubilee. Song.....	
Glee Club.	
H. C. Harrison.....	Northford
The Abandoned Farms of New England.	
F. C. Osborn.....	Litchfield
Connecticut Agriculture as Related to Supply and Demand.	
M. H. Parker.....	South Coventry
Care of Dairy Stock.	
Music — Water Mill.....	Macy
Glee Club.	
H. G. Sperry.....	Bolton
Shall the Sale of Oleo be Regulated.	
W. A. Warren.....	South Coventry
Sheep Raising for New England.	
CONFERRING OF DIPLOMAS.	
Music — Anna Laura.....	Arr. by Emerson
Glee Club.	
Address.....	Prof. W. O. Atwater
Industrial Education.	
Short Addresses.....	J. H. Hale and Others

Prizes.

The Alumni Association, again as in former years, at Commencement time, gave two prizes, \$10 and \$5, to the two members of the graduating class passing the best examination in practical agriculture.

The first prize went to M. H. Parker and the second to M. M. Frisbie. The examination was in charge of members of the Alumni Association and consisted in handling teams and practical work in field and garden.

Gifts.

In addition to the large number of gifts of money from the Granges of the State, to purchase books for the library, as reported a year ago, several sums have been received during the current year from the following for the same purpose :

Farmington, No. 49, Farmington,	\$10 86
Suffield, No. 27, Suffield,	5 00
Quinatisset, No. 65, Thompson,	2 50
East Hartford, No. 37, East Hartford,	2 05
Wallingford, No. 33, Wallingford,	1 00

These donations have been very opportune, and enabled us to place on our shelves some very valuable and much-needed books.

Our library is still in great need of books to aid the several departments, and we cannot refrain from expressing the strong hope that at no very distant day some public-spirited person may be found who will supply this pressing want.

Dr. Noah Cressy, of Hartford, gave a fine skeleton of a lion to the museum, which will prove very valuable in the study of comparative anatomy and zoology.

The Library

Has been much enhanced in value by the above gifts and a few purchased, and that the students may be able to get the most out of it, we have arranged to have the library open one hour every day, Sundays excepted, for consulting and drawing books, and plan to increase the time as circumstances warrant.

Course of Lectures.

The winter course of alternate Friday night lectures was continued, as in previous years, with the following programme :

Wm. A. King, "Equalization of Taxation."

Dr. Cressy (two lectures), "Veterinary Science."

Judge A. J. Coe, "The Farmer in Legislation."

Prof. W. O. Atwater, "The Work of the Agricultural Experiment Stations."

Rev. L. L. Potter, "Heredity."

That candidates for admission may be able to judge approximately what ground our entrance examination covers, we give a list of the questions used in 1893. It is but fair to state, however, that we expect to raise the standard somewhat each year.

Those who were able to pass the following questions were admitted to the second year, while those not passing were assigned to the first year. (See schedule of studies.)

List of Entrance Examination Questions.

ARITHMETIC.

1. What will a ton of hay cost at three-fourths of a cent per pound?
2. Divide fourteen by thirty-seven.
3. How many inches in one-half mile?
4. How many cubic feet in a room 9 feet wide, 14 feet long, $8\frac{1}{2}$ feet high?
5. What will it cost to plaster the ceiling of the above room at 20 cents per square yard?
6. What will it cost to carpet the above room at 65 cents per square yard?
7. Divide equally four apples among five boys.
8. Find interest on \$500 for 4 years, 5 months, 6 days, at 6%.
9. Cube 145, $\sqrt{18,225}$.
10. What will one mile of stone wall cost at \$4 35 per rod?

GEOGRAPHY.

1. Bound Connecticut and locate five of its largest rivers.
2. Name the peninsulas that project from the southern coast of Europe.
3. What is a river system? A river basin?
4. Name and locate an island or group of islands near each Continent.
5. Locate Chicago, Rio Janeiro, Bridgeport, Vienna, Atlanta, Melbourne, Buffalo, St. Petersburg.
6. For what is Connecticut noted?
7. What is a valley? A mountain range? A mountain system?
8. Why is the climate of Labrador colder than the western part of Europe in the same latitude?
9. Define latitude, longitude.
10. Name the leading industries of the United States.

GRAMMAR.

1. What is meant by parts of speech?
2. How many cases are there?
3. What is conjugation?
Name the modes of the verb.
4. What is tense?
Name the tenses of the indicative mode.
5. What is a sentence?
Give example of two forms of sentences.
6. Parse and analyze the following:
"The boy stood on the burning deck."

HISTORY.

1. Sketch the life of Columbus.
2. What was the cause of the Revolutionary War? War of 1812? War of 1861-5?
3. When, where, and by whom was Connecticut settled?
4. What Presidents died in office?
5. What persecuted people settled the different colonies?
6. What was the Missouri compromise?
7. What nations settled the different States?
8. State what you can concerning the "Merrimac" and the "Monitor."
9. Describe the "Boston Tea Party."
10. How many invasions of the North did Lee make?

OUTFIT NEEDED.

"What is necessary in the way of clothing and outfit?" is a question commonly asked by those contemplating a course of study. To all such our reply is, "Good substantial clothing, such as is necessary for comfort and convenience at home." If we are asked to suggest, we mention, first, a pair of rubber shoes to protect the feet from wet, besides rubber boots and a rubber coat for protection when it becomes necessary to be out in the storm; since they are such a safeguard against hard colds and the worst forms of pneumonia, etc., no one can be without these very desirable articles of clothing. Also for farm work, any sort of substantial clothing, no matter if it is patched. The students dress to suit the character of their work.

The rooms are furnished with bedsteads, mattresses, and pillows, but students must supply themselves with blankets, also towels and napkins, and these, as well as all wearing apparel that goes to the laundry, should be plainly marked with the owner's name. Those desiring to carpet their rooms can do so. At least rugs or mats should be provided.

According to the act of the General Assembly establishing the College, "youth whose parents are citizens of the State," can be admitted, and according to the rules, must be 15 years old.

Expenses.

No charge is made for rooms. Tuition is \$25.00 a year, but those who are in limited circumstances and show themselves worthy, can have it remitted.

Text-books, table board, washing, fuel, etc., are furnished at cost.

The whole expense per year, exclusive of tuition, averages about \$120.00 or \$125.00, and opportunities are afforded industrious pupils to earn from \$25.00 to \$75.00 a year, which is credited upon their bills.

Location.

The railroad station is Eagleville, seven miles north of Willimantic, on the New London Northern (Central Vermont) road, and is reached from Hartford by the New York & New England, and from New Haven by the Air Line, to Willimantic, where the road intersects these lines.

Labor and Inventory.

LABOR OF STUDENTS.

For farm,	\$664 82
Permanent improvements on farm,	115 17
Buildings and grounds,	169 80
Greenhouse,	68 40
Carpenter shop,	22 21
Experiment station,	29 47
School,	89 14
Boarding department,	162 53
Ice,	40 62
Fuel,	48 10
Total,	<u>\$1,410 26</u>

Report of Prof. Chamberlain.

To the Honorable Board of Trustees of the Storrs Agricultural College:

The following tables, showing the general condition of the farm, its products, equipment, and expenditure of labor for the year ending November 30, 1893, are hereby respectfully submitted.

During the year the same general policy of producing a variety of such crops as the boarding department of the College could profitably consume has been continued as during all preceding years. The amount of these products is increasing annually, and yet the limit of profitable production has not yet been reached or hardly approached. The past season has been in some respects phenomenal. The severe drouth of the early season of growth, and the storms which followed, resulted in great loss to several of the leading crops, including the potato, hay, and corn crops, also late sown forage and pasturage.

But little has been attempted in the line of permanent improvements in the farm beyond draining a small area of upland, and the labor required by the erection of much needed farm buildings. A small amount of labor has been performed in completing the grade in front of the College buildings. Most of the labor has been performed by the students.

L. P. CHAMBERLAIN,

Farm Superintendent.

LABOR ON PERMANENT IMPROVEMENTS.

Draining farm land,	\$28 94
Grading and turfing about buildings,	34 31
Removing stones from farm fields,	9 25
Building wire fences,	6 50
Building corn crib,	41 63
Building farm shed,	71 59
	<hr/>
	\$192 22

LABOR PERFORMED FOR SCHOOL.

By men and teams,	\$48 34
Labor of students on adjoining farms,	10 07
Labor of students, men, and teams for Horticultural Department,	41 63
	<hr/>
	\$100 04

LIVE STOCK ON HAND DECEMBER 1, 1893.

1 pair of working oxen,	\$140 00
1 pair of farm horses,	300 00
4 grade short-horn cows,	140 00
6 grade Guernsey cows,	180 00
4 grade Jersey cows,	120 00
1 grade Jersey heifer,	20 00
7 calves raised in 1892,	70 00
3 fat hogs,	80 00
3 shoats,	30 00
Poultry,	60 00
	<hr/>
	\$1,140 00
Estimated value of farm implements,	\$800 00

AMOUNT AND VALUE OF FARM AND GARDEN PRODUCTS.

43 tons of upland hay,	\$688 00
1½ tons of Hungarian hay,	24 00
8 tons of swamp hay,	64 00
8 tons of bedding hay,	48 00
60 tons of silage,	125 00
3 tons of oat straw,	24 00
1 ton of rye straw,	12 00
¾ ton of squashes,	37 50

327	bushels of ears of corn,	\$98 10
20	bushels of parsnips,	10 00
24	bushels of table beets,	14 40
25	bushels of onions,	15 00
130	bushels of fall turnips,	26 00
36	bushels of rock turnips,	10 80
12	bushels of tomatoes,	6 00
8	bushels of pickles,	8 00
6	bushels of cucumbers,	3 00
10	bushels of Lima beans,	7 50
6	bushels of pole beans,	4 50
301	bushels of potatoes,	180 60
6	bushels of sweet corn,	4 50
106	bushels of oats,	47 70
15½	bushels of buckwheat,	11 62
9	bushels of rye,	7 20
8	bushels of peas,	8 00
16	bushels of apples,	8 00
5	bushels of quinces,	7 50
3	bushels of grapes,	3 00
9	bushels of pears,	11 25
1800	heads of celery,	36 00
400	heads of cabbage,	16 00
150	heads of lettuce,	4 50
500	pounds of rhubarb,	5 00
160	pounds of asparagus,	19 20
94	quarts of raspberries,	11 28
156	quarts of currants,	15 60
3060	pounds of beef,	177 78
670	pounds of pork,	63 40
900	pounds of veal,	53 30
7152	gallons of milk,	1144 32
7	calves raised,	70 00
	swine raised,	80 00
	poultry raised,	40 00

 \$3,158 25

Treasurer's Report.

H. C. MILES, *Treasurer,*

In account with STORRS AGRICULTURAL COLLEGE.

1892.		Dr.					
Sept.	30.	By balance of account,	.	.	.	.	\$2,331 03
Oct.	6.	By cash, B. F. Koons,	.	.	.	.	500 00
	24.	Note discounted,	.	.	.	.	1,958 00
	25.	Comptroller,	.	.	.	.	962 91
Nov.	2.	Experiment Station,	.	.	.	.	93 50
	12.	B. F. Koons,	.	.	.	.	500 00
	28.	Comptroller,	.	.	.	.	1,006 87
1893.							
Jan.	3.	Comptroller,	.	.	.	.	1,137 52
	9.	B. F. Koons,	.	.	.	.	500 00
	20.	Comptroller,	.	.	.	.	965 97
Feb.	4.	Experiment Station,	.	.	.	.	8 56
	17.	Note discounted,	.	.	.	.	1,959 00
Mch.	1.	Comptroller,	.	.	.	.	991 92
April	3.	B. F. Koons,	.	.	.	.	1,000 00
	5.	Comptroller,	.	.	.	.	1,163 64
	26.	B. F. Koons,	.	.	.	.	500 00
May	4.	Comptroller,	.	.	.	.	1,469 95
	8.	Comptroller,	.	.	.	.	10,801 18
June	5.	Comptroller,	.	.	.	.	884 04
	7.	Comptroller,	.	.	.	.	2,500 00
	6.	Experiment Station,	.	.	.	.	41 09
	26.	Comptroller,	.	.	.	.	923 19
July	5.	B. F. Koons,	.	.	.	.	1,200 00
	5.	Experiment Station,	.	.	.	.	3 10
	28.	Comptroller,	.	.	.	.	1,514 42
Aug.	26.	Comptroller,	.	.	.	.	914 83
	29.	B. F. Koons,	.	.	.	.	1,000 00
Sept.	15.	Comptroller,	.	.	.	.	1,114 78
	29.	Comptroller,	.	.	.	.	1,604 11
							\$39,549 61

1892-3		Cr.					
		Paid Salaries,	.	.	.	.	\$5,977 14
		Chemicals and apparatus,	.	.	.	.	364 77
		Books, stationery, and school supplies,	.	.	.	.	761 50
		Painting,	.	.	.	.	93 14
		Postage,	.	.	.	.	58 07

Telephone,	\$61 50
Traveling expenses,	468 17
Freight and express,	95 96
Fuel and lights,	1,574 05
Shop outfit,	53 47
Balance on church seat rent,	5 00
Dormitory outfit,	137 48
Kitchen outfit,	165 87
Provisions,	2,262 02
Servant hire,	801 21
Buildings,	1,740 73
Care of furnaces and buildings,	195 26
Farm labor,	496 46
Fertilizers,	107 48
Farm supplies,	91 31
Farm stock purchased,	25 00
Feed purchased,	372 10
Blacksmithing and repairing farm tools,	80 06
Permanent improvements on farm,	78 06
Notes,	6,600 00
Interest,	82 00
Insurance,	57 50
Legal expenses,	350 00
Artesian well and tower,	10,887 00
Sundries,	498 10
	<hr/>
	\$34,540 41
Balance of account,	5,009 20
	<hr/>
	\$39,549 61

This certifies that we have examined the accounts of Henry C. Miles, Treasurer of the Storrs Agricultural School, for the fiscal year ending September 30, 1893, and compared them with the vouchers, and find the same correct. The balance in the hands of the Treasurer on said date amounted to five thousand and nine dollars and twenty cents (\$5,009.20).

HARTFORD, December 26, 1893.

E. LIVINGSTON WELLS, }	<i>Auditors of</i>
OSCAR LEACH, }	<i>Public Accounts.</i>



Returns of County Commissioners

IN RELATION TO

JAILS, AND THE RECEIPTS AND EXPENSES
OF THE SEVERAL COUNTIES,

AND

REPORTS IN RELATION TO LICENSES

IN THE STATE OF

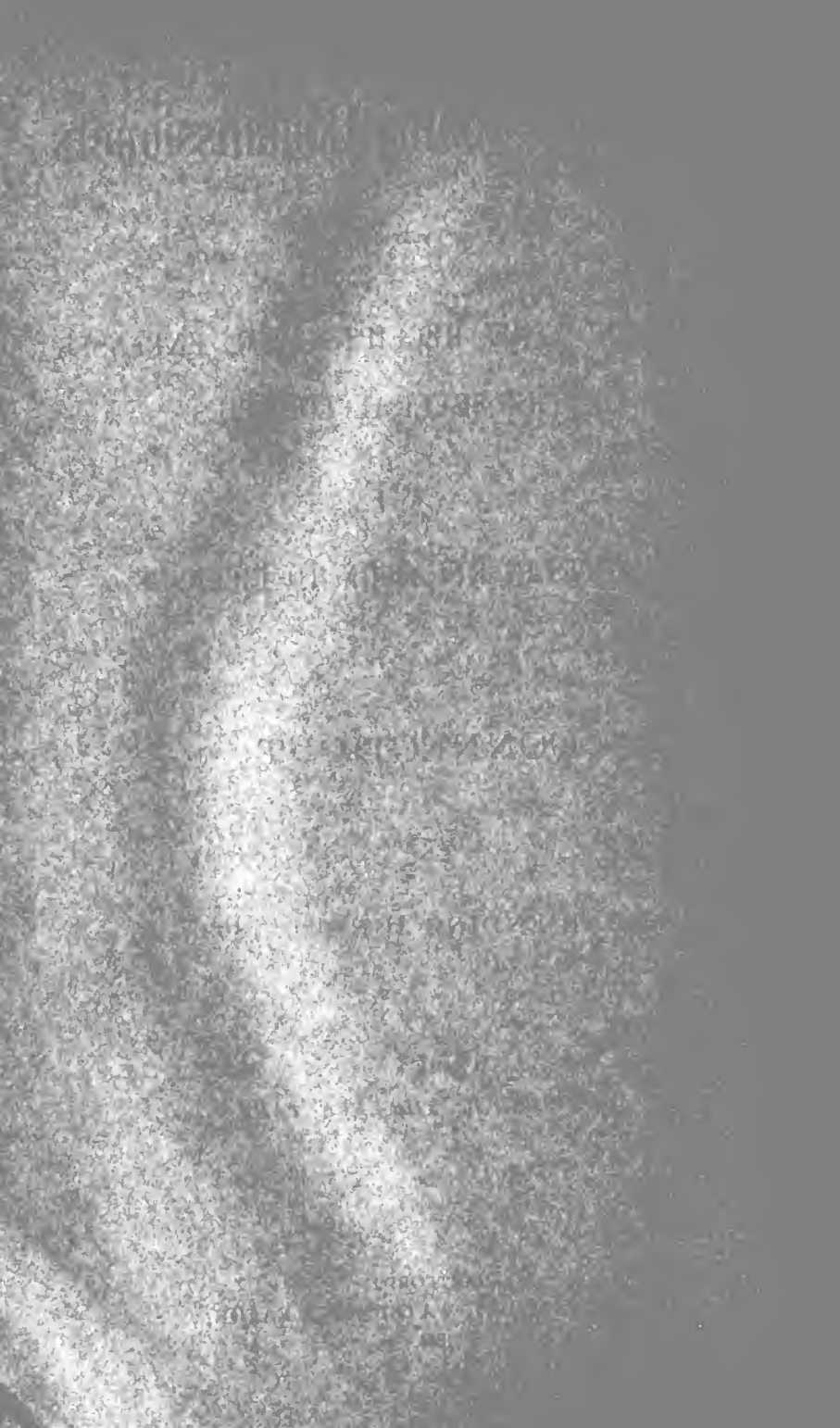
CONNECTICUT.

FOR THE

YEAR ENDING JUNE 30, 1893.

COMPILED BY THE SECRETARY.

HARTFORD :
PRESS OF WILEY, WATERMAN & EATON,
1894.



State of Connecticut,

SECRETARY'S OFFICE,

HARTFORD, Dec. 26, 1893.

This pamphlet consists of the returns for the year ending June 30, 1893, made to the Secretary by the County Commissioners of the several counties. Everything comprised in the returns is contained herein, arranged in systematic order. The returns concerning jails, with two tables giving a summary of the main features, are followed by the receipts and expenditures of the several counties, and these by the license returns with a summary. This compilation is made and published annually by the Secretary under the authority conferred by sections 1982 and 331 of the General Statutes.

JOHN J. PHELAN,

Secretary.

Returns Concerning Jails.

Returns concerning JAILS, for the County of Hartford, for the year ending June 30, 1893.

[Certified by George A. Beers, George A. Hayden and Edward W. Dewey, County Commissioners.]

Number in Jail, June 30, 1892,	.	.	.	233
Committed during the year,	.	.	.	2,150
Discharged during the year,	.	.	.	2,127
				<hr/>
Number remaining in jail, June 30, 1893,	.	.	.	256

COLOR AND SEX.

White,	Males,	1,910	Females,	185	Total white,	2,095
Colored,	Males,	44	Females,	11	Total colored,	55
		<hr/>			<hr/>	
		1,954				2,150

AGE.

Over 21 years,	Males,	1,838	Females,	187	Total adults,	2,025
Under 21 years,	Males,	116	Females,	9	Total minors,	125
		<hr/>			<hr/>	
		1,954				2,150

NATIVITY, ETC.

Natives of this state,	.	.	.	.	.	717
" of other states,	.	.	.	.	.	558
" of other countries,	.	.	.	.	.	875
" of this state who cannot read or write,	.	.	.	.	.	25
" of other states who cannot read or write,	.	.	.	.	.	29
" of other countries who cannot read or write,	.	.	.	.	.	133
Who have been strictly temperate,	.	.	.	.	.	1
" " moderate drinkers,	.	.	.	.	.	2,111
" " habitually intemperate,	.	.	.	.	.	38
" " married,	.	.	.	.	.	514
" " in prison before,	.	.	.	.	.	1,164

FOR WHAT CAUSE COMMITTED.

Adultery,	.	9	Cruelty to animals	.	6
Assault,	.	139	Defrauding,	.	18
Assault with intent to kill,	.	11	Drunkenness,	.	1,199
Attempt at rape,	.	2	Embezzlement,	.	7
Bastardy,	.	3	Forgery,	.	1
Breach of the peace,	.	155	Fornication,	.	9
Burglary,	.	33	Frequenting house of ill-fame,	.	23
Civil process,	.	16	Horse stealing,	.	1
Common drunkards,	.	32	Injury to property,	.	3
Common prostitutes,	.	16	Keeping house of ill-fame,	.	3
Contempt of court,	.	8	Larceny,	.	197

Manslaughter,	1	Setting fires,	2
Murder,	1	Stealing from the person,	6
Neglect of family,	29	Taking horse without leave,	6
Obtaining goods on false pre- tense,	7	Tramps,	1
Perjury,	1	Trespassing on railroad prop- erty,	49
Resisting officer,	1	Vagrancy,	108
Robbery,	6	Violation of liquor law,	10
Seduction,	1	All other offenses,	30
Total,			2,150
Average number in confinement during the year,			274

DISCHARGED, ETC.

By bail or recognizance,	45	Sent to court and not returned,	161
By payment of fine and costs,	515	Sent to state reform school,	2
By expiration of sentence,	1,107	Sent to state prison,	36
By State's attorney,	33	By process not specified above,	7
By county commissioners,	215	Died,	6
Total,			2,127

*Returns concerning JAILS, for the County of NEW HAVEN, for the year
ending June 30, 1893.*

[Certified by Jno. L. Lindley, A. B. Dunham and James Reynolds, County Commissioners.]

Number in jail June 30, 1892,	217	
Committed during the year,	3,013	3,230
Discharged during the year,		2,968
Number remaining in jail, June 30, 1893,		262

COLOR AND SEX.

White, Males,	2,576	Females,	321	Total white,	2,897
Colored, Males,	96	Females,	20	Total colored,	116
	2,672		341		3,013

AGE.

Over 21 years, Males,	2,459	Females,	333	Total adults,	2,792
Under 21 years, Males,	213	Females,	8	Total minors,	221
	2,672		341		3,013

NATIVITY, ETC.

Natives of this state,	1,218
" of other states,	581
" of other countries,	1,214
" of this state who cannot read or write,	47
" of other states who cannot read or write,	32
" of other countries who cannot read or write,	254

Who have been strictly temperate,	.	.	.	*
" moderate drinkers,	.	.	.	*
" habitually intemperate,	.	.	.	*
" married,	.	.	.	1,068
" in prison before,	.	.	.	1,963

FOR WHAT CAUSE COMMITTED.

Adultery,	10	Keeping house of ill-fame,	7
Assault,	49	Larceny,	175
Assault with intent to kill,	10	Lewd conduct,	52
Attempt at rape,	1	Making or passing counter-	
Bastardy,	1	feit money,	1
Breach of the peace,	391	Malicious injury,	1
Burglary,	38	Murder,	2
Civil process,	26	Neglect of family,	32
Common drunkards,	39	Obtaining goods on false	
Contempt of court,	3	pretense,	19
Cruelty to animals,	9	Resisting officer,	69
Defrauding,	45	Robbery,	1
Drunkenness,	1,670	Setting fires,	6
Embezzlement,	17	Stealing from the person,	19
Forgery,	6	Taking horse without leave,	13
Fornication,	6	Tramps,	2
Frequenting house of ill-		Trespassing on railroad	
fame,	8	property,	56
Horse stealing,	4	Vagrancy,	154
House breaking,	4	Violation of liquor law,	8
Injury to property,	17	All other offenses,	42

Total,	.	.	.	3,013
Average number in confinement during the year,	.	.	.	277.75

DISCHARGED, ETC.

By writ of habeas corpus,	1	Sent to state reform school,	1
By bail or recognizance,	102	Sent to state prison,	38
By payment of fine and costs,	756	Executed,	1
By expiration of sentence,	1,574	By process not specified above,	4
By state's attorney,	239	Died,	3
By county commissioners,	92	Sent to insane asylum,	3
Sent to court and not re-			
turned,	154		

Total,	.	.	.	2,968
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Returns concerning JAILS, for the County of NEW LONDON, for the year ending June 30, 1893.

[Certified by C. McChesney, C. W. Reynolds and J. T. Batty, County Commissioners.]

Number in jail, June 30, 1892,	.	.	.	96
Committed during the year,	.	.	.	1,145
Discharged during the year,	.	.	.	1,241
				1,153
Number remaining in jail, June 30, 1893,	.	.	.	88

*Not obtainable.

COLOR AND SEX.

White,	Males,	1,034	Females,	71	Total white,	1,105
Colored,	Males,	32	Females,	8	Total colored,	40
		<hr/> 1,066		<hr/> 79		<hr/> 1,145

AGE.

Over 21 years,	Males,	1,022	Females,	74	Total adults,	1,096
Under 21 years,	Males,	44	Females,	5	Total minors,	49
		<hr/> 1,066		<hr/> 79		<hr/> 1,145

NATIVITY, ETC.

Natives of this state,						392
" of other states,						314
" of other countries,						439
" of this state who cannot read or write,						14
" of other states who cannot read or write,						29
" of other countries who cannot read or write,						77
Who have been strictly temperate,						1
" " moderate drinkers,						349
" " habitually intemperate,						5
" " married,						286
" " in prison before,						628

FOR WHAT CAUSE COMMITTED.

Adultery,	6	Keeping house of ill-fame,	1
Assault,	11	Larceny,	55
Assault with intent to kill,	11	Lewd conduct,	2
Attempt at rape,	1	Manslaughter,	2
Bastardy,	2	Murder,	3
Bigamy,	4	Neglect of family,	3
Breach of the peace,	146	Obtaining goods on false pre-	
Burglary,	15	tense,	4
Civil process,	3	Resisting officer,	2
Common drunkards,	5	Robbery,	3
Contempt of court,	1	Setting fires,	5
Defrauding,	2	Trespassing on railroad property,	3
Drunkenness,	777	Vagrancy,	63
Embezzlement,	1	Violation of liquor law,	2
Horse stealing,	2	All other offenses,	10
Total,			<hr/> 1,145
Average number in confinement during the year,			175.6

DISCHARGED, ETC.

By bail or recognizance,	12	Sent to court and not returned,	16
By payment of fine and costs,	289	Sent to state reform school,	1
By expiration of sentence,	723	Sent to state prison,	16
By state's attorney,	9	Escaped and not retaken,	2
By county commissioners,	10	By process not specified above,	32
By inspectors,	28	Died,	3
Transferred to other jails, for trial,	12		
Total,			<hr/> 1,153

*Returns concerning JAILS, for the County of FAIRFIELD, for the year
ending June 30, 1893.*

[Certified by Michael J. Houlihan, Daniel M. Rowland, and Whitman S. Mead,
County Commissioners.]

Number in jail, June 30, 1892,	158	
Committed during the year,	1,813	1,971
Discharged during the year,		1,820
Number remaining in jail, June 30, 1893,		151

COLOR AND SEX.

White, Males, 1,564	Females, 180	Total white, 1,744
Colored, Males, 53	Females, 16	Total colored, 69
	<hr/>	<hr/>
	1,617	196
		1,813

AGE.

Over 21 years, Males, 1,496	Females, 187	Total adults, 1,683
Under 21 years, Males, 121	Females, 9	Total minors, 130
	<hr/>	<hr/>
	1,617	196
		1,813

NATIVITY, ETC.

Natives of this state,	514
“ of other states,	418
“ of other countries,	881
“ of this state who cannot read or write,	25
“ of other states who cannot read or write,	41
“ of other countries who cannot read or write,	129
Who have been strictly temperate,	79
“ “ moderate drinkers,	250
“ “ habitually intemperate,	1,384
“ “ married,	452
“ “ in prison before,	1,016

FOR WHAT CAUSE COMMITTED.

Adultery,	4	Injury to property,	36
Assault,	140	Keeping house of ill-fame,	6
Assault with intent to kill,	21	Larceny,	122
Attempt at rape,	7	Lewd conduct,	9
Bigamy,	2	Making or passing counterfeit	
Breach of the peace,	170	money,	1
Burglary,	89	Murder,	3
Civil process,	7	Neglect of family,	15
Common drunkards,	18	Obtaining goods on false pre-	
Common prostitutes,	32	tense,	14
Contempt of court,	2	Perjury,	2
Cruelty to animals,	3	Rape,	3
Defrauding,	6	Resisting officer,	35
Drunkenness,	748	Robbery,	24
Embezzlement,	10	Seduction,	2
Forgery,	6	Setting fires,	1
Fornication,	2	Stealing from the person,	27
Frequenting house of ill-fame,	20	Taking horse without leave,	7
Horse stealing,	10	Tramps,	24

Trespassing on railroad property,	11	Violation of liquor law,	6
Vagrancy,	160	All other offenses,	8
Total,			1,813
Average number in confinement during the year,			177½

DISCHARGED, ETC.

By writ of habeas corpus,	1	Transferred to other jails for trial,	6
By bail or recognizance,	35	Sent to court and not returned,	55
By payment of fine and costs,	397	Sent to state reform school,	4
By expiration of sentence,	1,160	Sent to state prison,	38
By state's attorney,	47	Escaped and not retaken,	2
By county commissioners,	40	By process not specified above,	35
Total,			1,820

Returns concerning JAILS, for the County of WINDHAM, for the year ending June 30, 1893.

[Certified by E. M. M. Marlor, E. H. Hall, and Davis A. Baker, County Commissioners.]

Number in jail, June 30, 1892,	40	
Committed during the year,	292	332
Discharged during the year,		299
Number remaining in jail, June 30, 1893,		33

COLOR AND SEX.

White,	Males,	286	Females,	3	Total white,	289
Colored,	Males,	3	Females,	0	Total colored,	3
		289		3		292

AGE.

Over 21 years,	Males,	240	Females,	2	Total adults,	242
Under 21 years,	Males,	49	Females,	1	Total minors,	50
		289		3		292

NATIVITY, ETC.

Natives of this state,		90
" of other states,		79
" of other countries,		123
" of this state who cannot read or write,		3
" of other states who cannot read or write,		2
" of other countries who cannot read or write,		10
Who have been strictly temperate,		6
" moderate drinkers,		286
" habitually intemperate,		0
" married,		102
" in prison before,		167

FOR WHAT CAUSE COMMITTED.

Adultery,	1	Illegal voting,	1
Assault,	14	Larceny,	26
Attempt at rape,	2	Neglect of family,	1
Breach of the peace,	15	Rape,	1
Burglary,	1	Resisting officer,	2
Contempt of court,	1	Stealing from the person,	2
Cruelty to animals,	2	Tramps,	3
Defrauding,	3	Trespassing on railroad prop-	
Drunkenness,	167	erty,	13
Frequenting house of ill-fame,	3	Vagrancy,	8
Horse stealing,	1	Violation of liquor law,	3
		All other offenses,	22
Total,			292
Average number in confinement during the year,			*

DISCHARGED, ETC.

By bail or recognizance,	4	By county commissioners,	2
By payment of fine and costs,	63	Sent to court and not returned,	4
By expiration of sentence,	214	Sent to state prison,	4
By state's attorney,	3	Escaped and not retaken,	4
		By process not specified above,	1
Total,			299

Returns concerning JAILS, for the County of LITCHFIELD, for the year ending June 30, 1893.

[Certified by J. K. Judson and C. P. Lyman, County Commissioners.]

Number in jail, June 30, 1892,	30		
Committed during the year,	155	185	
Discharged during the year,		151	
Number remaining in jail, June 30, 1893,			34

COLOR AND SEX.

White, Males, 138	Females, 4	Total white, 142
Colored, Males, 11	Females, 2	Total colored, 13
	6	155

AGE.

Over 21 years, Males, 134	Females, 4	Total adults, 138
Under 21 years, Males, 15	Females, 2	Total minors, 17
	6	155

NATIVITY, ETC.

Natives of this state,	75
" of other states,	34
" of other countries,	46
" of this state who cannot read or write.	1

*Not given.

Natives of other states who cannot read or write,	4
“ of other countries who cannot read or write,	10
Who have been strictly temperate,	11
“ “ moderate drinkers,	96
“ “ habitually intemperate,	48
“ “ married,	52
“ “ in prison before,	71

FOR WHAT CAUSE COMMITTED.

Assault,	35	Larceny,	7
Attempt at rape,	1	Murder,	1
Breach of the peace,	8	Neglect of family,	1
Burglary,	4	Rape,	3
Common drunkards,	1	Resisting officer,	4
Cruelty to animals,	1	Tramps,	2
Defrauding,	5	Trespassing on railroad prop-	
Drunkenness,	61	erty,	1
Horsestealing,	3	Vagrancy,	7
All other offenses,			10

Total, 155

Average number in confinement during the year, 292 $\frac{17}{365}$

DISCHARGED, ETC.

By bail or recognizance,	5	By county commissioners,	10
By payment of fine and costs,	68	Sent to court and not returned,	1
By expiration of sentence,	47	Sent to state reform school,	1
By state's attorney,	14	Sent to state prison,	4
		Escaped and not retaken,	1
Total,			151

Returns concerning JAILS, for the County of MIDDLESEX, for the year ending June 30, 1893.

[Certified by John Carroll, Charles A. Elliot, and Henry M. Snell, County Commissioners.]

Number in jail, June 30, 1892,	27
Committed during the year,	197
Discharged during the year,	208
Number remaining in jail, June 30, 1893,	16

COLOR AND SEX.

White,	Males,	183	Females,	11	Total white,	194
Colored,	Males,	2	Females,	1	Total colored,	3
		185		12		197

AGE.

Over 21 years,	Males,	170	Females,	12	Total adults,	182
Under 21 years,	Males,	15	Females,	0	Total minors,	15
		185		12		197

NATIVITY, ETC.

Natives of this state,	.	.	.	.	.	60
" of other states,	.	.	.	.	.	13
" of other countries,	.	.	.	.	.	124
" of this state who cannot read or write,	.	.	.	.	.	0
" of other states who cannot read or write,	.	.	.	.	.	0
" of other countries who cannot read or write,	.	.	.	.	.	22
Who have been strictly temperate,	.	.	.	.	.	5
" moderate drinkers,	.	.	.	.	.	87
" habitually intemperate,	.	.	.	.	.	105
" married,	.	.	.	.	.	68
" in prison before,	.	.	.	.	.	124

FOR WHAT CAUSE COMMITTED.

Assault,	26	House breaking,	2
Assault with intent to kill,	4	Keeping house of ill fame,	1
Attempt at rape,	1	Manslaughter,	1
Breach of the peace,	9	Murder,	1
Burglary,	7	Neglect of family,	1
Common drunkard,	1	Obtaining goods on false pre-	
Contempt of court,	1	tense,	1
Cruelty to animals,	1	Resisting officer,	2
Drunkenness,	103	Robbery,	3
Embezzlement,	1	Vagrancy,	6
Horse stealing,	2	All other offenses,	23
Total,			197
Average number in confinement during the year,			24 $\frac{2}{3}$

DISCHARGED, ETC.

By writ of habeas corpus,	2	By state's attorney,	1
By bail or recognizance,	4	By county commissioners,	2
By payment of fine and costs,	37	Sent to state prison,	6
By expiration of sentence,	152	By process not specified above,	4
Total,			208

Returns concerning JAILS, for the County of TOLLAND, for the year ending June 30, 1893.

[Certified by Wm. D. Holman, Adolph Korper, and D. C. Talbot, County Commissioners.]

Number in jail, June 30, 1892,	.	.	.	12
Committed during the year,	.	.	.	125
Discharged during the year,	.	.	.	129
Number remaining in jail, June 30, 1893,	.	.	.	8

COLOR AND SEX.

White,	Males,	120	Females,	4	Total white,	124
Colored,	Males,	1	Females,	0	Total colored,	1
		121		4		125

AGE.

Over 21 years,	Males,	115	Females,	3	Total adults,	118
Under 21 years,	Males,	6	Females,	1	Total minors,	7
		<hr/> 121		<hr/> 4		<hr/> 125

NATIVITY, ETC.

Natives of this state,	.	.	.	.	.	76
" of other states,	.	.	.	.	.	0
" of other countries,	.	.	.	.	.	49
" of this state who cannot read or write,	.	.	.	.	.	3
" of other states who cannot read or write,	.	.	.	.	.	0
" of other countries who cannot read or write,	.	.	.	.	.	15
Who have been strictly temperate,	.	.	.	.	.	7
" " moderate drinkers,	.	.	.	.	.	51
" " habitually intemperate,	.	.	.	.	.	67
" " married,	.	.	.	.	.	33
" " in prison before,	.	.	.	.	.	0

FOR WHAT CAUSE COMMITTED.

Assault,	.	10	Larceny,	.	6
Breach of the peace,	.	26	Lewd conduct,	.	1
Burglary,	.	5	Manslaughter,	.	1
Common drunkards,	.	2	Neglect of family,	.	1
Cruelty to animals,	.	1	Resisting officer,	.	3
Defrauding,	.	2	Tramps,	.	3
Drunkenness,	.	58	Vagrancy,	.	1
Keeping house of ill-fame,	.	1	Violation of liquor law,	.	1
			All other offenses,	.	3

Total,	.	.	.	.	.	125
Average number in confinement during the year,	.	.	.	.	.	20 $\frac{96}{117}$

DISCHARGED, ETC.

By payment of fine and costs,	19	By county commissioners,	7
By expiration of sentence,	90	Sent to state prison,	5
By state's attorney,	6	By process not specified above,	2
Total,	.	.	129

COLOR, AGE, SEX, NATIVITY, HABITS.

		Hartford.	New Haven.	New London.	Fairfield.	Windham.	Litchfield.	Middlesex.	Tolland.	Total.
MALES.	White,	1,910	2,576	1,034	1,564	286	133	183	120	7,811
	Colored,	44	96	32	53	3	11	2	1	242
	Adults,	1,838	2,459	1,022	1,496	240	134	170	115	7,474
	Minors,	116	213	44	121	49	15	15	6	579
	Total Males,	1,954	2,672	1,066	1,617	289	149	185	121	8,053
FEMALES.	White,	185	321	71	180	3	4	11	4	779
	Colored,	11	20	8	16	0	2	1	0	58
	Adults,	187	333	74	187	2	4	12	3	802
	Minors,	9	8	5	9	1	2	0	1	35
	Total Females,	196	341	79	196	3	6	12	4	837
Total,		2,150	3,013	1,145	1,813	292	155	197	125	8,890
Natives of this state,		717	1,218	392	514	90	75	60	76	3,142
Natives of other states, ...		558	581	314	418	79	34	13	0	1,997
Natives of other countries,		875	1,214	439	881	123	46	124	49	3,751
Total,		2,150	3,013	1,145	1,813	292	155	197	125	8,890
Strictly temperate,		1	*	1	79	6	11	5	7	110
Moderate drinkers,		2,111	*	349	250	286	96	87	51	3,230
Habitually intemperate, ...		38	*	5	1,384	0	48	105	67	1,647

*No return made.

SUMMARY OF OFFENSES.

FOR WHAT OFFENSES COMMITTED.	Hartford.	New Haven.	New London.	Fairfield.	Windham.	Litchfield.	Middlesex.	Tolland.	Total.
Abortion,.....									30
Adultery,.....	9	10	6	4	1				424
Assault,.....	139	49	11	140	14	35	26	10	57
Assault with intent to kill,.....	11	10	11	21			4		15
Attempt at rape,.....	2	1	1	7	2	1	1		6
Bastardy,.....	3	1	2						6
Bigamy,.....			4	2					6
Breach of the peace,.....	155	391	146	170	15	8	9	26	920
Burglary,.....	33	38	15	89	1	4	7	5	192
Civil process,.....	16	26	3	7					52
Common drunkards,.....	32	39	5	18		1	1	2	98
Common prostitutes,.....	16			32					48
Contempt of court,.....	8	3	1	2	1		1		16
Cruelty to animals,.....	6	9		3	2	1	1	1	23
Defrauding,.....	18	45	2	6	3	5		2	81
Drunkenness,.....	1,199	1,670	777	748	167	61	103	58	4,783
Embezzlement,.....	7	17	1	10			1		36
Forgery,.....	1	6		6					13
Fornication,.....	9	6		2					17
Frequenting house of ill-fame,...	23	8		20	3				54
Horse stealing,.....	1	4	2	10	1	3	2		23
House breaking,.....		4					2		6
Illegal voting,.....					1				1
Injury to property,.....	3	17		36					56
Keeping house of ill-fame,.....	3	7	1	6			1	1	19
Larceny,.....	197	175	55	122	26	7		6	588
Lewd conduct,.....		52	2	9				1	64
Making or passing counterfeit money,.....		1		1					2
Malicious injury,.....		1							1
Manslaughter,.....	1		2				1	1	5
Murder,.....	1	2	3	3		1	1		11
Neglect of family,.....	29	32	3	15	1	1	1	1	83
Obtaining goods on false pretense,.....	7	19	4	14			1		45
Perjury,.....	1			2					3
Rape,.....				3	1	3			7
Resisting officer,.....	1	69	2	35	2	4	2	3	118
Robbery,.....	6	1	3	24			3		37
Seduction,.....	1			2					3
Setting fires,.....	2	6	5	1					14
Stealing from the person,.....	6	19		27	2				54
Taking horse without leave,.....	6	13		7					26
Tramps,.....	1	2		24	3	2		3	35
Trespassing on railroad property,.....	49	56	3	11	13	1			133
Vagrancy,.....	108	154	63	160	8	7	6	1	507
Violation of liquor law,.....	10	8	2	6	3			1	30
All other offenses,.....	30	42	10	8	22	10	23	3	148
Total,	2,150	3,013	1,145	1,813	292	155	197	125	8,890

Receipts and Expenses of the Several Counties

FOR THE YEAR ENDING JUNE 30, 1893.

Receipts of the County of HARTFORD, for the year ending June 30, 1893, with a statement of the amounts due to the County on that date.

Received for board of prisoners : from the state,	\$30,966.18
from the United States,	484.48
from the City of Hartford,	308.10
On civil process,	31.35
from earnings of prisoners,	1,700.00
“ sales at jail,	50.00
“ temporary loan,	1,000.00
“ interest on deposits,	1,028.22
“ licenses, 5 per cent.,	7,778.10
“ license transfers,	147.00
“ town for county home,	20.28
“ state for county home,	7,084.04
“ county treasurer,	3,200.00
“ hay sold,	23.58
“ use of telephone,	4.75
In hands of board of management, July 1, 1892,	233.74
In treasury, July 1, 1892,	6,204.17
Total,	\$60,265.99
Key fees,	\$1,171.50

AMOUNT DUE TO THE COUNTY.

From state, for board of prisoners,	\$2,332.73
“ United States, for board of prisoners,	19.28
Total,	\$2,352.01

Expenditures of the County of HARTFORD, for the year ending June 30, 1893, with a statement of the indebtedness on that date.

Paid at jail for provisions,	\$9,351.80
“ clothing,	1,147.12
“ bedding,	522.43
“ fuel,	1,681.25
“ light,	143.76
“ medicines,	484.01
“ medical attendance,	153.00
“ salary of jailer,	916.63
“ salary of assistants,	4,136.00
“ salary of chaplain,	100.00
“ building and repair,	755.89

Paid at jail for furniture,	\$24.00
" supplies,	1,212.85
" water and ice,	536.90
" telephone,	88.45
" transportation,	51.78
" stationery and stamps,	21.81
" jail report advertisement,	63.00
" burial of prisoner,	15.00
Paid at court house for repairs,	1,154.64
" telephone,	107.20
" water and ice,	25.00
" janitor and assistant,	1,620.00
" incidental expenses,	259.03
" furniture,	197.65
on account of county home, for building and repairs,	1,417.87
" for expenses,	9,128.32
salary of county commissioners,	3,408.97
" county treasurer,	275.00
" county auditors,	60.00
stationery, blanks, and stamps,	45.63
printing,	110.75
interest on county loan,	473.32
bar library,	300.00
recording convictions,	25.00
miscellaneous license expenses,	205.00
loans paid,	8,000.00
board of management of temporary home,	3,200.00
In hands of management, July 1, 1893,	20.20
In treasury, July 1, 1893,	8,824.73
Total,	\$60,263.99

INDEBTEDNESS OF THE COUNTY.

Accepted order on treasurer bearing 4 per cent. interest,	\$5,000.00
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Receipts of the County of NEW HAVEN, for the year ending June 30, 1893, with a statement of the amounts due to the County on that date.

Received for board of prisoners: from the state,	\$32,924.02
from the United States,	351.68
on civil process,	51.19
from earnings of prisoners,	3,300.00
" sales at jail,	922.08
" licenses, 5 per cent.,	17,221.90
" license transfers,	328.00
" town for county home,	588.53
" state for county home,	5,397.56
" rent law chambers,	3,430.00
" bridges, telegraph and telephone,	45.00
Balance on hand June 30, 1892,	7,458.44
Total,	\$72,018.40

Expenditures of the County of NEW HAVEN, for the year ending June 30, 1893, with a statement of the indebtedness on that date.

Paid at jail for provisions,	\$13,733.23
" clothing,	240.74
" bedding,	394.17
" fuel,	1,772.18
" light,	557.50
" medicines,	398.87
" medical attendance,	403.82
" salary of jailer,	1,299.96
" salary of assistants,	3,091.77
" salary of chaplain,	125.00
" building and repair,	5,239.85
" water and ice,	538.84
" telephone,	75.53
" transportation,	65.87
" stationery and stamps,	57.51
" sundry accounts,	444.26
" shoes and leather,	260.90
" tobacco,	429.29
Paid at court house for repairs,	2,393.58
" water and ice,	70.68
" janitor,	1,800.00
" furnishing,	884.54
" safes,	573.00
" incidentals,	233.39
" court record,	170.50
Paid on account of county home,	9,578.19
salary of county commissioners,	4,083.08
" county treasurer,	833.33
" county auditors,	140.00
insurance,	75.00
stationery, blanks, and stamps,	193.98
incidental office expenses,	57.95
fuel,	318.75
joint bridge board,	950.00
county apportionment for Waterbury bar library,	165.00
electric time,	30.60
revocation costs,	53.34
Balance to new account,	20,284.20
Total,	\$72,018.40

Receipts of the County of NEW LONDON, for the year ending June 30, 1893, with a statement of the amounts due to the County on that date.

Received for board of prisoners: from the state,	\$20,555.40
from earnings of prisoners,	850.00
" licenses, 5 per cent,	3,256.80
" transfers,	4.00

Received from forfeited bonds,	\$300.00
" town for county home,	541.15
" state for county home,	2,246.93
Total,	<u>\$27,754.28</u>

AMOUNT DUE TO THE COUNTY.

Towns, for county home,	\$157.13
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Expenditures of the County of NEW LONDON, for the year ending June 30, 1893, with a statement of the indebtedness on that date.

Paid at jail for provisions,	\$4,694.98
" clothing,	266.68
" bedding,	119.95
" fuel,	514.99
" light,	39.34
" medicines,	333.40
" medical attendance,	346.00
" salary of jailer,	1,233.34
" salary of assistants,	1,057.00
" salary of chaplain,	25.00
" building and repair,	1,171.85
" water and ice,	240.36
" telephone,	150.29
" stationery and stamps,	48.17
" barn expenses,	659.73
" blacksmith,	21.25
" materials for labor,	115.28
" shovels,	18.00
" cow exchanged,	25.00
" boiler inspection,	10.00
" other expenses,	177.49
Paid at court house for repairs,	922.51
on account of county home, expenses,	2,920.53
salary of county commissioners,	1,156.35
" treasurer,	180.00
" auditors,	40.00
Insurance,	50.00
Stationery, blanks, and stamps,	99.38
Incidental office expenses,	30.00
Note and interest,	3,100.83
Prosecuting agents,	122.56
Law library,	200.00
Attorney,	25.00
Total,	<u>\$20,115.26</u>

Receipts of the County of FAIRFIELD, for the year ending June 30, 1893, with a statement of the amounts due to the County on that date.

Received for board of prisoners and key fees: from the state,	\$11,019.12
on civil process,	98.41
from earning of prisoners,	1,200.00
“ licenses, 5 per cent,	8,501.67
“ forfeited bonds,	645.00
“ county tax,	16,680.10
“ sales of old furniture,	20.00
“ rentals,	105.00
“ burial of prisoners,	12.00
Balance in treasury June 30, 1892,	263.66
Total,	\$38,544.96

AMOUNT DUE TO THE COUNTY.

From state, for board of prisoners,	\$2,840.28
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Expenditures of the County of FAIRFIELD, for the year ending June 30, 1893, with a statement of the indebtedness on that date.

Paid at jail for provisions,	\$7,558.77
“ clothing,	1,478.38
“ bedding,	159.56
“ fuel,	2,447.23
“ light,	695.39
“ medicines,	250.48
“ medical attendance,	150.00
“ salary of jailer,	1,791.68
“ salary of assistants,	3,009.88
“ building and repair,	1,324.90
“ furniture,	55.43
“ water and ice,	954.26
“ telephone,	116.95
“ transportation,	89.39
“ stationery and stamps,	61.14
“ fireman and engineer,	806.00
“ sundries and supplies,	842.36
“ insurance,	528.75
“ miscellaneous,	31.70
“ stable expenses,	408.83
Paid at court house for repairs,	1,982.87
“ telephone,	92.29
“ janitor and engineer,	1,389.60
“ supplies and furniture,	149.88
“ elevator expenses,	227.97
“ insurance,	177.50
on account of county home, for building and repairs,	1,633.00
“ expenses,	4,050.00
“ furniture,	374.80
salary of county commissioners,	2,654.77
“ treasurer,	165.00
“ auditors,	200.00

Paid stationery, blanks and stamps,	\$187.70
incidental offices expenses,	263.44
legal expenses,	336.81
interest,	4,754.69
common pleas court expenses,	69.18
law library association,	300.00
one-half maintenance of bridges,	950.00
purchase of one-half of Babbit's bridge,	2,145.00
revocation costs,	455.79
key fees,	510.00
clerks fees, violation liquor law,	5.50
People's Savings Bank note,	10,000.00
Total,	\$55,836.87

INDEBTEDNESS OF THE COUNTY.

Bonds at 4 per cent. interest,	\$60,000.00
Notes at 5 per cent. interest,	10,000.00
Loans at City National Bank, South Norwalk, for current expenses,	31,845.41
Drafts drawn, not presented for payment,	1,178.24
Total,	\$103,023.65

Receipts of the County of WINDHAM, for the year ending June 30, 1893, with a statement of the amounts due to the County on that date.

Received for board of prisoners: from the state, 1891 and 1892, \$3,766.62	
from the United States,	1,209.40
from earnings of prisoners,	2,092.01
“ sales at jail, 1892,	434.90
“ sales at jail,	388.53
“ rent of land,	50.00
“ board of transients,	26.50
“ sale of iron doors,	5.00
“ licenses, 5 per cent.,	679.20
“ license transfers,	14.00
“ revocations,	250.00
“ town for county home,	387.39
“ state for county home,	1,438.04
“ labor at county home,	515.20
Total,	\$11,256.79
Key fees,	\$160.50

AMOUNT DUE TO THE COUNTY.

From state, for board of prisoners,	\$557.69
earnings,	216.29

From state, for board of children,	\$443.72
towns,	129.86
sundry labor,	10.00
Total,	<u>\$1,357.56</u>

Expenditures of the County of WINDHAM, for the year ending June 30, 1893, with a statement of the indebtedness on that date.

Paid at jail for provisions,	\$2,335.97
“ clothing,	238.41
“ bedding,	63.92
“ fuel,	91.19
“ light,	18.86
“ medicines and attendance,	23.82
“ salary of jailer,	800.00
“ salary of assistants,	336.00
“ salary of chaplain,	20.00
“ building and repair,	143.36
“ furnishings,	257.65
“ telephone,	40.00
“ grain,	230.64
“ hardware,	105.13
“ blacksmithing,	37.73
“ housework,	168.00
“ outside labor,	367.24
“ fertilizers,	79.51
“ rent of land,	105.00
“ all other expenses,	85.14
on account of county home, for expenses,	3,268.49
salary of county commissioners,	696.38
salary of county treasurer,	40.00
salary of county auditors,	10.00
insurance,	139.50
interest,	602.50
office rent, clerk of court,	100.00
printing,	37.00
expenses revocation suit,	8.66
repairs on court house,	3.00
Total,	<u>\$10,453.10</u>

INDEBTEDNESS OF THE COUNTY.

Notes at — per cent. interest,	\$13,000.00
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Receipts of the County of LITCHFIELD, for the year ending June 30, 1893, with a statement of the amounts due to the county on that date.

Received for board of prisoners: from the state,	\$2,883.76
from earnings of prisoners,	538.56
“ sales at jail,	60.21

Received from licenses, 5 per cent.,	\$683.56
“ forfeited bonds,	300.00
“ town for county home,	1,298.05
“ state for county home,	1,697.26
“ sale of furniture at county home,	143.05
Total,	\$7,604.45

AMOUNT DUE TO THE COUNTY.

From state, for board of prisoners,	\$604.65
“ prisoners' labor,	365.71
“ towns, for temporary home,	622.31
“ state, for temporary home,	518.58
Total,	\$2,111.25

Expenditures of the County of LITCHFIELD, for the year ending June 30, 1893, with a statement of the indebtedness on that date.

Paid at jail for provisions,	\$1,986.57
“ clothing,	102.88
“ fuel,	465.45
“ light,	41.23
“ medicines,	101.99
“ medical attendance,	50.00
“ salary of jailer,	700.08
“ salary of assistants,	360.00
“ building and repair,	339.39
“ furniture,	24.00
“ water and ice,	83.02
“ transportation,	2.00
“ stationery and stamps,	10.34
“ supplies,	636.64
“ escaped prisoners,	5.25
“ freight,	8.09
Paid at court house for telephone,	20.00
on account of county home,	3,515.62
salary of county commissioners,	559.76
“ treasurer (3 years),	300.00
“ auditors,	20.00
insurance,	34.00
legal services,	115.60
burial of prisoners,	36.00
appropriation for law books,	450.00
rents,	175.00
printing,	55.50
Total,	\$10,198.41

Indebtedness of the county, nothing.

Receipts of the County of MIDDLESEX, for the year ending June 30, 1893, with a statement of the amounts due to the county on that date.

Received for board of prisoners: from the state, . . .	\$3,009.67
from earnings of prisoners, . . .	200.85
sales at jail, . . .	228.28
licenses, 5 per cent, . . .	1,038.63
county tax, . . .	5,134.35
town for county home, . . .	374.26
state for county home, . . .	3,312.54
borrowed money, . . .	1,478.54
town of Haddam for support of school at home, . . .	63.00
rents, . . .	29.16
orders returned (unpaid), . . .	18.87
Total, . . .	\$14,888.15
Key fees, . . .	98.50

AMOUNT DUE TO THE COUNTY.

From state, for board of prisoners, . . .	\$719.66
state, for board of children at temporary home, . . .	810.51
towns, for board of children at temporary home, . . .	57.78
Total, . . .	\$1,587.95

Expenditures of the County of MIDDLESEX for the year ending June 30, 1893, with a statement of the indebtedness on that date.

Paid at jail for provisions, . . .	\$2,129.12
clothing, . . .	219.67
bedding, . . .	40.83
fuel, . . .	389.64
light, . . .	18.17
medicines, . . .	15.69
medical attendance, . . .	45.30
salary of jailers, . . .	970.00
salary of assistants, . . .	796.07
salary of chaplain, . . .	25.00
building and repair, . . .	589.70
furniture, . . .	14.47
water and ice, . . .	23.00
telephone, . . .	125.85
transportation, . . .	151.23
stationery and stamps, . . .	26.40
transfer of prisoners, . . .	432.81
superintendence of jail, . . .	400.00
rent for storage, . . .	70.00
farm expenses, . . .	539.40
Paid at court house for repairs, . . .	51.43
water and ice, . . .	8.00

Paid on account of county home, for building and repairs,	\$1,512.04
" expenses	4,365.20
salary of county commissioners,	1,810.73
salary of county treasurer,	125.00
salary of county auditors,	40.00
insurance,	390.75
stationery, blanks, and stamps,	84.87
incidental office expenses,	47.17
on account of new county building.	165.15
for rent of offices,	642.00
miscellaneous,	81.30
Total,	<u>\$16,345.99</u>

INDEBTEDNESS OF THE COUNTY.

One note at 5 per cent. interest,	\$1,500.00
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*Receipts of the County of TOLLAND for the year ending June 30, 1893,
with a statement of the amounts due to the County on that date.*

Received for board of prisoners: from the state,	\$2,333.09
from licenses, 5 per cent.,	683.50
" county tax,	8,537.58
" town for county home,	274.60
" state for county home,	5,723.26
" sale of sundries at county home,	9.76
" loans at 5 per cent.,	2,500.00
Total,	<u>\$20,061.79</u>

AMOUNT DUE TO THE COUNTY.

From state for children's board at county home,	654.01
towns for children's board at county home,	49.43
Total,	<u>\$703.44</u>

*Expenditures of the County of TOLLAND, for the year ending June 30,
1893, with a statement of the indebtedness on that date.*

Paid at jail for provisions,	\$2,215.82
" clothing,	227.74
" bedding,	163.20
" fuel,	333.99
" medical attendance,	87.13
" salary of jailer,	520.00
" building and repair,	50.86
" furniture,	95.28
" water and ice,	50.00
" telephone,	25.35
" stationery and stamps,	10.75
" sundries,	44.88
" jail addition and heating,	7,051.48

Paid at court house for repairs,	\$12 90
at county house for repairs,	1,147.98
on account of county home, for building and repairs,	96.67
“ expenses,	2,918.08
salary of county commissioners,	1,370.39
salary of county auditors,	20.00
insurance,	27.75
stationery, blanks and stamps,	49.43
incidental office expenses,	50.00
costs in Maroney case,	40.50
county clerk for services,	20.00
temporary loan,	3,700.00
interest,	173.62
Total,	\$20,503.80

INDEBTEDNESS OF THE COUNTY.

Notes at 5 per cent. interest,	\$7,000.00
Salary of treasurer,	75.00
Interest,	139.03
Building and repairs,	182.83
Provisions at jail,	119.56
Sundries at jail,	36.57
Salaries and sundries at county home,	167.28
School bill for county home,	100 00
Total,	\$7,820.27

REPORTS OF COUNTY COMMISSIONERS,

FOR THE YEAR ENDING JUNE 30, 1893,

IN RELATION TO LIENSES.

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TOWNS.	LIQUOR LIENSES.		BEER LIENSES.		DRUGGISTS' LIENSES.		Total Number of Lienses.	Total Amounts Received.	Amount Paid County Treasurer.	Amount Paid Treasurer of Town.
	No.	Amounts Received.	No.	Amounts Received.	No.	Amounts Received.				
Hartford,.....	197	\$88,856.00	10	\$2,280.00	33	\$1,050.00	240	\$92,786.00	\$4,639.30	\$88,146.70
Berlin,....	4	476.00	..	...	..	...	4	476.00	23.80	452.20
Bristol,.....	..	...	..	...	6	72.00	6	72.00	3.60	68.40
Burlington,.....	9	842.00	..	...	..	...	9	842.00	42.10	799.90
Canton,.....	..	...	..	...	2	20.00	2	20.00	1.00	19.00
East Granby,.....	..	...	..	...	..	...	2	200.00	10.00	190.00
East Hartford,.....	3	200.00	..	...	5	210.00	8	210.00	60.50	1,149.50
East Windsor,.....	3	1,000.00	..	...	1	50.00	9	850.00	42.50	807.50
Enfield,.....	8	800.00	..	...	5	174.00	27	7,729.00	386.45	7,342.55
Farmington,.....	20	7,255.00	2	300.00	2	60.00	11	3,160.00	158.00	3,002.00
Farmington,.....	9	3,100.00	..	...	2	20.00	2	20.00	1.00	19.00
Glastonbury,.....	..	...	..	...	..	...	3	300.00	15.00	285.00
Granby,.....	3	300.00	..	...	..	...	15	4,118.00	205.90	3,912.10
Manchester,.....	10	3,868.00	..	...	5	250.00	89	33,999.00	1,699.95	32,299.05
New Britain,.....	68	30,874.00	11	2,625.00	10	500.00	12	1,100.00	55.00	1,045.00
Plainville,.....	10	1,000.00	..	...	2	100.00	3	250.00	12.50	237.50
Rocky Hill,.....	3	250.00	..	...	..	...	20	6,402.00	320.10	6,081.90
Southington,.....	16	6,167.00	1	85.00	3	150.00	2	600.00	30.00	570.00
Suffield,.....	2	600.00	..	...	..	...	1	100.00	5.00	95.00
West Hartford,.....	1	100.00	..	...	..	...	2	20.00	1.00	19.00
Wethersfield,.....	..	...	..	...	2	20.00	7	602.00	30.10	571.90
Windsor,.....	6	552.00	..	...	1	50.00	9	670.00	33.50	636.50
Windsor Locks,.....	7	610.00	..	...	2	60.00	483	\$155,526.00	\$7,776.30	\$147,749.70
Total,.....	378	\$146,850.00	24	\$5,290.00	81	\$3,886.00				

NEW HAVEN CO.

378	\$152,020.00	33	\$6,110.00	60	\$2,884.00	471	\$161,014.00	\$8,050.70	\$145,315.14*
159	61,670.00	17	3,015.00	29	1,302.00	205	65,987.00	3,299.35	62,687.65
52	19,225.00	3	640.00	5	250.00	60	20,115.00	1,003.75	18,109.25
4	400.00	..	....	..	....	4	400.00	20.00	380.00
1	100.00	..	....	..	....	1	100.00	5.00	95.00
16	6,060.00	..	....	..	110.00	19	6,170.00	308.50	5,861.50
1	100.00	..	....	..	50.00	2	150.00	7.50	142.50
32	12,215.00	3	600.00	6	300.00	41	13,113.00	655.75	12,459.25
..	....	1	13.00	..	....	1	13.00	.65	12.35
..	....	..	....	1	12.00	1	12.00	.60	11.40
4	1,600.00	2	275.00	1	50.00	7	1,925.00	96.25	1,828.75
94	36,975.00	9	1,495.00	15	692.00	118	39,162.00	1,958.10	37,203.90
6	2,135.00	..	....	2	100.00	8	2,235.00	111.75	2,123.25
30	12,000.00	..	....	4	200.00	34	12,200.00	610.00	11,590.00
22	6,775.00	2	305.00	2	100.00	26	7,180.00	359.60	6,821.00
1	100.00	..	....	..	....	1	100.00	5.00	95.00
12	4,575.00	..	....	2	100.00	14	4,675.00	233.75	4,441.25
2	200.00	..	....	..	....	2	200.00	10.00	190.00
23	9,335.00	1	200.00	3	150.00	27	9,685.00	484.25	9,200.75
837	\$325,485.00	71	\$12,653.00	134	\$6,300.00	1042	\$344,438.00	\$17,221.90	\$319,507.94
63	\$21,439.00	1	\$200.00	4	\$200.00	68	\$21,839.00	\$1,091.95	\$20,747.05
91	31,114.00	1	300.00	10	467.00	102	31,881.00	1,594.05	30,286.95
2	200.00	..	....	..	....	2	200.00	10.00	190.00
13	1,284.00	..	....	1	50.00	14	1,334.00	66.70	1,267.30
2	200.00	..	....	..	....	2	200.00	10.00	190.00
..	....	..	....	1	12.00	1	12.00	.60	11.40
..	....	..	....	1	12.00	1	12.00	.60	11.40
2	200.00	1	50.00	..	....	3	250.00	12.50	237.50
9	826.00	..	....	..	....	9	826.00	41.30	784.70
32	8,532.00	..	....	1	50.00	33	8,582.00	429.10	8,152.90
..	....	..	....	..	....	..	....	4.00	....
214	\$63,795.00	3	\$550.00	18	\$791.00	235	\$65,136.00	\$3,260.80	\$61,879.20
Total,									

NEW LONDON CO.

63	\$21,439.00	1	\$200.00	4	\$200.00	68	\$21,839.00	\$1,091.95	\$20,747.05
91	31,114.00	1	300.00	10	467.00	102	31,881.00	1,594.05	30,286.95
2	200.00	..	....	..	....	2	200.00	10.00	190.00
13	1,284.00	..	....	1	50.00	14	1,334.00	66.70	1,267.30
2	200.00	..	....	..	....	2	200.00	10.00	190.00
..	....	..	....	1	12.00	1	12.00	.60	11.40
..	....	..	....	1	12.00	1	12.00	.60	11.40
2	200.00	1	50.00	..	....	3	250.00	12.50	237.50
9	826.00	..	....	..	....	9	826.00	41.30	784.70
32	8,532.00	..	....	1	50.00	33	8,582.00	429.10	8,152.90
..	....	..	....	..	....	..	....	4.00	....
214	\$63,795.00	3	\$550.00	18	\$791.00	235	\$65,136.00	\$3,260.80	\$61,879.20
Total,									

*Paid to police fund, New Haven, \$7,648.10.

TOWNS.

FAIRFIELD Co.

LIQUOR LICENSES.		BEER LICENSES.		DRUGGISTS' LICENSES.		Total Number of Licenses.	Total Amounts Received.	Amount Paid County Treasurer.	Amount Paid Treasurer of Town.
No.	Amounts Received.	No.	Amounts Received.	No.	Amounts Received.				
305	\$109,451.33	10	\$1,505.00	30	\$1,429.00	345	\$112,385.33	\$5,619.27	\$106,766.03
64	22,020.00	..	....	14	695.00	78	22,715.00	1,135.75	21,579.25
1	100.00	..	....	..	....	1	100.00	5.00	95.00
5	445.00	..	....	..	....	5	445.00	22.25	422.75
6	2,080.00	..	....	3	117.00	9	2,325.00	116.25	2,208.75
24	8,333.00	1	50.00	2	100.00	27	8,483.00	424.15	8,058.85
7	2,438.00	..	....	2	100.00	9	2,638.00	126.90	2,411.10
..	....	..	....	2	24.00	2	24.00	1.20	22.80
10	3,200.00	..	....	1	50.00	11	3,250.00	162.50	3,087.50
54	19,803.00	6	495.00	11	472.00	71	20,770.00	1,038.50	19,731.50
1	46.00	..	....	..	....	1	46.00	2.30	43.70
51	19,463.00	5	285.00	8	362.00	64	20,110.00	1,005.50	19,104.50
7	534.00	..	....	2	100.00	9	634.00	31.70	602.30
2	130.00	..	....	..	....	2	130.00	6.50	123.50
8	3,200.00	..	....	1	50.00	9	3,250.00	162.50	3,087.50
545	\$191,371.33	22	\$2,335.00	76	\$3,499.00	643	\$197,205.33	\$9,860.27	\$187,345.06
Total,									

LITCHFIELD Co.

LIQUOR LICENSES.		BEER LICENSES.		DRUGGISTS' LICENSES.		Total Number of Licenses.	Total Amounts Received.	Amount Paid County Treasurer.	Amount Paid Treasurer of Town.
No.	Amounts Received.	No.	Amounts Received.	No.	Amounts Received.				
1	\$500.00	4	\$500.00	3	\$150.00	8	\$1,150.00	\$57.50	\$1,092.50
1	100.00	..	....	1	50.00	2	150.00	7.50	142.50
3	300.00	..	....	..	....	3	300.00	15.00	285.00
1	100.00	..	....	..	....	1	100.00	5.00	95.00
1	100.00	..	....	..	....	1	100.00	5.00	95.00
..	....	..	....	1	12.00	1	12.00	.60	11.40
6	3,000.00	..	....	2	100.00	8	3,100.00	155.00	2,945.00
..	....	..	....	1	12.00	1	12.00	.60	11.40
..	....	..	....	2	24.00	2	24.00	1.20	22.80
..	....	..	....	2	24.00	2	24.00	1.20	22.80
..	....	..	....	2	24.00	2	24.00	1.20	22.80
8	241.67	..	....	..	....	3	241.67	12.08	229.59
6	2,687.60	2	400.00	2	100.00	10	3,187.60	159.38	3,028.22
10	5,000.00	..	....	3	150.00	13	5,150.00	257.50	4,892.50
..	....	..	....	6	72.00	6	72.00	3.60	68.40
..	....	..	....	2	24.00	2	24.00	1.20	22.80
32	\$12,029.27	6	\$900.00	27	\$742.00	65	\$13,071.27	\$683.56	\$12,387.71
Total,									

WINDHAM Co.										
Windham,.....	32	\$12,345.00	..	....	8	\$400.00	40	\$12,745.00	\$637.25	\$12,107.75
Putnam,.....	..	..	..	....	6	110.00	6	110.00	5.50	104.50
Killingly,.....	2	245.00	..	....	5	60.00	7	305.00	15.25	289.75
Plainfield,.....	..	..	..	....	2	24.00	2	24.00	1.20	22.80
Sterling,.....	4	400.00	..	....	..	....	4	400.00	20.00	380.00
Total,.....	38	\$12,990.00	.	....	21	\$594.00	59	\$13,584.00	\$679.20	\$12,904.80
MIDDLESEX Co.										
Middletown,.....	42	\$13,933.34	8	\$586.67	9	\$450.00	59	\$14,970.01	\$748.50	\$14,221.51
Haddam,.....	2	183.34	..	....	..	12.00	2	183.34	9.17	174.17
Chatham,.....	..	..	..	....	1	..	1	12.00	.60	11.40
Chester,.....	2	200.00	..	....	..	..	2	200.00	10.00	190.00
Clinton,.....	..	..	..	....	1	12.00	1	12.00	.60	11.40
East Haddam,.....	7	700.00	..	....	..	..	7	700.00	35.00	665.00
Essex,.....	..	..	..	....	1	12.00	1	12.00	.60	11.40
Old Saybrook,	7	583.32	1	50.00	..	....	8	633.32	31.66	601.66
Portland,.....	10	4,000.00	..	....	1	50.00	11	4,050.00	202.50	3,847.50
Total,.....	70	\$19,600.00	9	\$636.67	13	\$536.00	92	\$20,772.67	\$1,038.63	\$19,734.04
TOLLAND Co.										
Ellington,.....	2	\$200.00	2	\$75.00	..	....	4	\$275.00	\$13.75	\$261.25
Stafford,.....	8	2,855.00	..	....	3	\$150.00	11	3,005.00	150.25	2,854.75
Vernon,.....	24	9,140.00	5	1,000.00	5	250.00	34	10,390.00	519.50	9,870.50
Total,.....	34	\$12,195.00	7	\$1,075.00	8	\$400.00	49	\$13,670.00	\$683.50	\$12,986.50

SUMMARY.

COUNTIES.	LIQUOR LICENSES.		BEER LICENSES.		DRUGGISTS LICENSES.		Total Number of Licenses.	Total Amounts Received.	Amount Paid County Treasurer.	Amount Paid Treasurer of Town.
	No.	Amounts Received.	No.	Amounts Received.	No.	Amounts Received.				
Hartford,.....	378	\$146,850.00	24	\$5,290.00	81	\$3,386.00	483	\$155,526.00	\$7,776.30	\$147,749.70
New Haven,...	837	325,485.00	71	12,653.00	134	6,300.00	1,042	344,438.00	17,221.90	319,567.94*
New London,.....	214	63,795.00	3	550.00	18	791.00	235	65,136.00	3,260.80	61,879.20
Fairfield,.....	545	191,371.33	22	2,335.00	76	3,499.00	643	197,205.33	9,860.27	187,345.06
Windham,.....	38	12,990.00	..	....	21	594.00	59	13,584.00	679.20	12,904.80
Litchfield,.....	32	12,029.27	6	900.00	27	742.00	65	13,671.27	683.56	12,987.71
Middlesex,.....	70	19,600.00	9	636.67	13	536.00	92	20,772.67	1,038.63	19,734.04
Tolland,.....	34	12,195.00	7	1,075.00	8	400.00	49	13,670.00	683.50	12,986.50
Total,.....	2,148	\$784,315.60	142	\$23,439.67	378	\$16,248.00	2,668	\$824,003.27	\$41,204.16	\$775,154.95

* Paid to police fund of New Haven \$7,648.16.

